

# Making the Most of Your Market

Sales, SNAP, and promotions

Workshop Handbook



# Making the Most of Your Market

## Sales, SNAP, and promotions

This handbook provides helpful information to supplement “Making the Most of your Market—Sales, SNAP, and Promotions”—a workshop in support of strategies, efforts, and best practices to enhance at-market & CSA sales (with special attention given to SNAP initiatives) by increasing sales to existing customers, improving customer retention, and expanding the customer base.

### Sharing the Harvest:

A Guide to Bridging the Divide Between Farmers Markets  
and Low-Income Shoppers

### Market Makeover

25 Best Practices for Farmers’ Markets

### A Guide to SNAP/EBT

at Farmers’ Markets in North Carolina

Steps, Best Practices, and Resources

### Additional Recommended Resources:

#### The CSA Farmer’s Nationwide Guide to Accepting SNAP/EBT Payments

[zengerfarm.org/uploads/2013-2%20Oregon%20SNAP%20CSA%20Guide.pdf](http://zengerfarm.org/uploads/2013-2%20Oregon%20SNAP%20CSA%20Guide.pdf)

#### Farmers Markets and Food Access

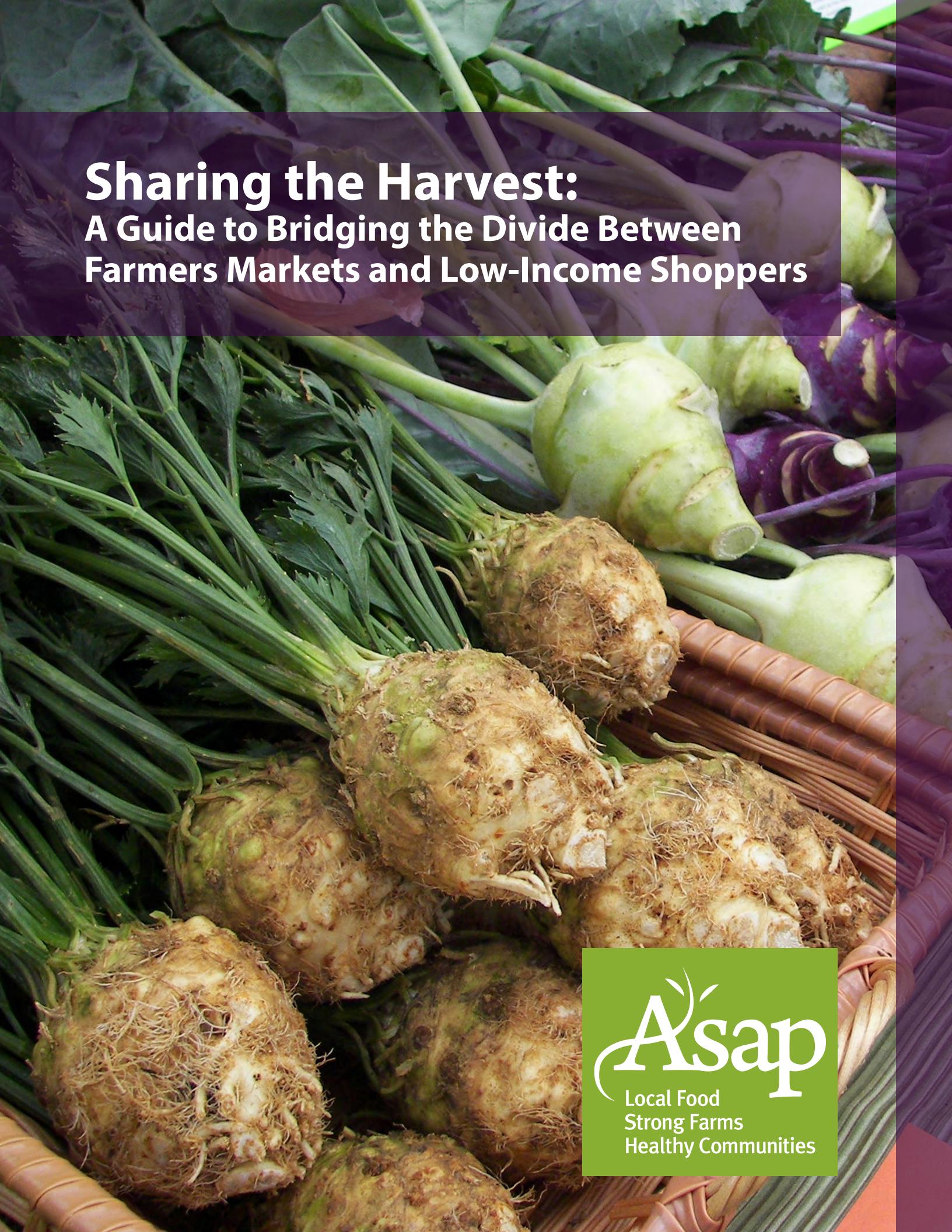
[localfood.ces.ncsu.edu/localfood-farmers-markets-and-food-access/](http://localfood.ces.ncsu.edu/localfood-farmers-markets-and-food-access/)

#### ASAP Farmers Market Resources

[asapconnections.org/tools-for-farmers/hosting-a-farmers-market/](http://asapconnections.org/tools-for-farmers/hosting-a-farmers-market/)







# Sharing the Harvest: A Guide to Bridging the Divide Between Farmers Markets and Low-Income Shoppers





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## Glossary of Federal Nutrition Benefits Programs

**Nutrition Assistance Benefits.** The Food and Nutrition Service of the U.S. Department of Agriculture (USDA) has a variety of nutrition assistance programs available to enhance the food security and nutrition of the nation's most vulnerable populations. Nutrition assistance benefits provide financial assistance to low-income individuals and families in order to purchase food. These programs include SNAP and WIC (including the FMNP and WIC F&V checks), as well as the SFMNP.

**SNAP (*Supplemental Nutrition Assistance Program*).** Formerly known as food stamps, SNAP is a federal assistance program that helps qualifying low-income individuals and families purchase food. Since 2002, EBT (Electronic Benefits Transfer) machines are required to complete all SNAP transactions.

**EBT (*Electronic Benefits Transfer*).** EBT is an electronic system that allows SNAP participants to transfer their federal benefits to a merchant's account to pay for food purchases. Benefit dollars are deposited monthly into recipient EBT accounts and are available for use at authorized locations. EBT cards are swiped through a point-of-service (POS) machine, much like a debit card.

**WIC (*Special Supplemental Program for Women, Infants, and Children*).** WIC is a federally funded program managed by individual states that provides supplemental food, health care services, and nutritional education to pregnant and postpartum women and children up to age five. The WIC supplemental nutrition package provides vouchers for specific food items such as milk and whole grains. A voucher for fruits and vegetables is included in the monthly package.

**WIC F&V Vouchers (*WIC Fruit and Vegetable Vouchers*).** Issued to WIC recipients on a monthly basis, F&V vouchers are used to purchase fresh fruits and vegetables from any authorized merchants. At this time, F&V vouchers cannot be used at farmers markets in North Carolina.

**FMNP (*Farmers Market Nutrition Program*).** Issued once a year, FMNP coupons allow WIC beneficiaries to shop at participating farm stands and farmers markets for fresh fruits and vegetables. In 2012, program participants in North Carolina received \$24 worth of coupons (six coupons valued at \$4 each). Note that not all counties in North Carolina are eligible for FMNP programs.

**SFMNP (*Senior Farmers Market Nutrition Program*).** Similar to the FMNP, SFMNP provides coupons to low-income seniors for use at farm stands and farmers markets. Note that not all counties in North Carolina are eligible for SFMNP programs.

**Nutrition Incentive Programs.** These locally run programs offer a direct match for farmers market purchases made using federal nutrition benefit dollars. These programs are generally developed, managed, and funded through collaborations between individual markets, local organizations, private foundations; and/or local, state, or government organizations.

ASAP (Appalachian Sustainable Agricultural Project) has been a national leader in the local food movement for more than a decade. ASAP's mission is to help local farms thrive, link farmers to markets and supporters, and build healthy communities through connections to local food. The organization's work includes a broad array of planning, communication, grassroots organizing, research, and advocacy in order to generate awareness and increase consumer demand for local food and farms, develop the regional capacity to support local farms, expand the availability of locally grown food, and foster systemic change in agriculture and the food system. [www.asapconnections.org](http://www.asapconnections.org)

# Getting Started

The development of new farmers markets has exploded nationally over the past 15 years, yet low-income consumers' use of these markets has not seen the same growth. Why? Research shows that a combination of structural barriers, cultural and dietary patterns, and limited awareness of the availability of farmers markets (among other things) deters low-income community members from utilizing farmers markets to purchase healthy, local, affordable foods.

ASAP has developed this guide as a resource to help communities build a bridge over the divide between farmers markets and low-income shoppers. Whether you're a farmers market employee or volunteer, local organization, government, community group, or state Department of Health and Human Services staff member, you will find useful tips and tools to improve the accessibility of local markets and increase consumption of healthy local produce.

For a more thorough investigation of existing research and ongoing programs throughout the country, please see *Farmers Markets for All: Exploring Barriers and Opportunities for Increasing Fresh Food Access by Connecting Low-Income Communities with Farmers Markets* available on the Research page of [asapconnections.org](http://asapconnections.org).

## Understanding Barriers to Farmers Market Accessibility

For food shoppers in our modern, hectic world, convenience is key: convenient hours, convenient location, and convenient foods themselves that are quick and easy to prepare. Many shoppers work long, usual hours and/or have families and busy schedules to juggle, making it difficult to get to a farmers market during the day or early evening. Many shoppers rely on public transportation or need to shop within a close proximity to home and other routine errands. And, many shoppers have limited experience with or lack the time needed to prepare fresh fruits and vegetables.

For low-income shoppers in particular, there may be additional barriers to shopping at a farmers market, including: a market's inability to accept SNAP or other federal benefits, language and cultural differences (such as a lack of cultural-specific foods), and the perception that pricing is higher at farmers markets than at local grocery stores.

## Assessing Community Need and Market Capacity

While there is no easy fix to overcome the myriad barriers limiting farmers market access—only some of which are shared above—a thoughtful examination of the needs of your local community can reveal opportunities for growing a market to be more accessible to low-income community members. Community surveys, focus groups, and conversations with local social service agencies can provide important information. In addition to reaching out to the community, talking with existing customers and market vendors can add unique insights and creative ideas.

## Building a Plan

Once you have gained an understanding of the unique characteristics of your local community, this guide can provide you a wealth of options to choose from as you develop your own workable plan. Some suggestions in this guide are quite simple to implement, others are more complicated and costly. Not every idea will be appropriate for every community. Be sure to keep in mind the unique characteristics of your community and your market, including short and long-term funding sources, staff capacity, and existing local programs.

## Action and Assessment

Once you have a plan in place, it is time to take action. To build a strong and sustainable program, pay attention to successes and failures, have patience, listen to feedback, and periodically reassess and make adjustments to your plan.

Taking the time to craft a plan to enhance inclusivity, to build your market's capacity, and to reach out to inform and educate diverse community members about local markets is essential to building a healthier community. Furthermore, low-income shoppers can be a valuable customer base, improving the flexibility and sustainability of farmers markets and building a new income source for local farmers.

# Inclusivity: Building a Welcoming Market

To entice shoppers to come to a market, and to keep them coming back, farmers markets must be convenient and welcoming. While most markets strive to create an inviting environment, a few simple adaptations can help to build a more inclusive market environment for diverse community members.

## Address Language and Cultural Barriers

- Increase multi-lingual marketing and educational materials, market signs, and staff.
- Educate market managers, staff, and farmers on SNAP and FMNP programs.
- Provide diversity trainings and information to support market staff and vendors.
- Invite vendors from diverse cultural and/or ethnic backgrounds to sell at the market.



## Manage Affordability

- Advertise with coupons or weekly promotions to highlight affordable offerings.
- Invite vendors to sell at market who may have lower-priced products, such as conventional growers or large-scale farmers.
- Consider accepting federal nutrition benefits and developing incentive programs.

## Provide a Variety of Affordable, Easy-to-Prepare, Culturally Appropriate Products

- Develop a community survey to learn what products are basic staples within the different ethnic or cultural groups in your community.
- Ensure that affordable basic staples are available at the market.
- Offer a selection of easy-to-prepare fruits and vegetables.

## Increase Market Usability

- Post multi-lingual signs that clearly identify the market manager, where and how to conduct EBT transactions, and any other benefits provided to low-income customers.
- Display information on top seasonal offerings with information on how to use them.
- Encourage vendors to visibly list available products and pricing.
- Use convenience pricing options and/or pre-package produce (e.g. 4 for \$1 bundles).

## Enhance Community Involvement

- Develop community relationships to enhance a sense of ownership and belonging.
- Invite community members to sit on the market's steering committee.
- Build connections with trusted local organizations, food banks, and other groups.
- Hire local residents or youth to work at the markets.

## Think About Location (for new markets)

When establishing new markets, consider a market in close proximity to easily accessible public transportation or near other commonly visited venues (e.g. weekdays near a WIC office or Department of Health and Human Services' parking lot, afternoons near a childcare center, outside of church on Sunday; in close proximity to a supermarket, shopping area, or other well-traveled business district). Finding a time and location that will draw community members from a variety of ethnic and cultural groups as well as a diverse income base will build a market with high traffic and sustainable income.

# Spreading the Word: Marketing, Outreach, and Promotion

While improving the accessibility of markets for low-income shoppers is essential to developing an inclusive and welcoming market experience, marketing and outreach are key components in building awareness, encouraging new customers, and harnessing community resources.

## Developing Effective Materials

- Use a multi-lingual approach whenever possible and appropriate.
- Speak to the intended audience (i.e. with cultural sensitivity and awareness).
- Include important market information, such as times, locations, and available transportation options (including transit maps when available).
- Highlight available federal benefits and incentive programs.



## Getting the Word Out

- Publicize with clear and prominent signs and information at the market itself.
- Create mailings, either stand-alone or with existing materials, such as WIC or SNAP mailings.
- Conduct cooking demos, informational tables, and presentations at local community centers, social service offices, health departments, and other community spaces.
- Advertise in newspapers (including alternative language newspapers), on radio, and with posters at transit centers and other local hubs.
- Develop a variety of at-market promotional features, customer surveys, and incentives (e.g. raffles, rewards, and giveaways).

## Forming Strategic Partnerships

It is important to know your community and build connections that work to increase trust between markets and residents and build a sense of belonging and ownership within the community. Strengthen efforts and extend networks by working with local social service organizations, food pantries, community groups, churches, community leaders, senior centers, youth centers, and government agencies, among others.

## Taking it Further

In addition to the tips mentioned here, a variety of resources, examples, and outreach manuals are available. See *Selected Resources* for more information.

# Nutrition Education: Growing a Love of Local Food

Nutrition education can build an understanding of what makes a healthy diet. It can also increase customer comfort with new foods; teach them how to prepare simple, healthy meals; and enhance their awareness of food storage and preservation techniques that help to minimize spoilage and increase year-long consumption of local produce.

## Education at the Market

- Provide informational materials at the manager's table and throughout the market.
- Conduct fun cooking demonstrations, food tastings, and nutritional workshops.
- Offer recipe cards with easy-to-prepare, nutritious recipes using seasonal offerings.
- Encourage vendors and staff to engage in casual conversations with customers about available produce, cooking techniques, and healthy eating.

## Youth Education

- Conduct presentations at local schools that include tastings of a variety of fresh, seasonal fruits and vegetables.
- Coordinate tours of local farms and farmers markets.
- Foster youth leadership through participation in local farmers markets or other farming initiatives.
- Provide educational activities focused on developing excitement and curiosity about fresh fruits and vegetables at farmers markets as well as at community centers, local events, and other hubs.

## Utilizing Strategic Partnerships

Strategic partnerships can strengthen messaging, expand networks, and provide new avenues for reaching the community. Additionally, collaborating with groups and agencies (state cooperative extension agencies, local schools, senior centers, Department of Health and Human Services, nonprofits, etc.) that are already working to increase nutrition awareness locally will provide needed expertise, manpower, and reach.



# Supporting Department of Health and Human Services Staff

Health and Human Services (DHSS) staff are in direct service every day: meeting community members, fielding questions, and offering guidance and support. Yet they may be unaware of area farmers markets to which they can direct their clients, as well as other local food resources.

## Creating Effective Communication with DHHS

- Develop trainings for local social service providers on nutrition and farmers markets and present at meetings, workshops, and conferences.
- Offer cooking demonstrations in the lobby of local DHHS/DSS offices to reach staff and the community simultaneously and build excitement and interest in local foods (an individual farmers market could also conduct a demonstration).
- Provide easily accessible print and online materials highlighting key nutrition information as well as resources on local market locations and times of operation, associated transit routes, and benefit and incentive programs accepted at market with clear information on how to use them.
- Develop and distribute educational videos on the benefits of shopping at farmers markets, what to expect at a market, and what benefit programs are available for low-income shoppers.
- Identify like-minded groups who commonly work with DHHS or social service professionals and collaborate to share publications and information.

See the Outreach and Marketing tools in *Selected Resources* for more information..



# Accepting Federal Nutrition Benefits

Developing the capacity to accept federal nutrition benefits at farmers markets is invaluable in attracting low-income customers who depend on these benefits to help feed their families. Moreover, bringing federal benefit dollars to your market allows local farmers to access this income source, bringing money directly into the local economy while improving the overall health and wellbeing of the community.

Federal benefit programs that can be used at participating farmers markets include: the Farmers Market Nutrition Program (FMNP), the Senior Farmers Market Nutrition Program (SFMNP), and the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps).

SNAP benefits are distributed through Electronic Benefits Transfer (EBT), which requires point-of-service (POS) and a merchant account to process payments. While FMNP and SFMNP currently utilize vouchers, these programs, too, will switch to EBT by 2020.

## Accepting FMNP and SFMNP

FMNP and SFMNP vouchers are distributed once a year to WIC recipients. These vouchers come in specific dollar amounts and can be used to purchase fresh produce at participating local farmers markets and farm stands.

While the supply of these vouchers is limited, they are a valuable incentive, encouraging new customers to explore their local farmers markets. The process for becoming an approved vendor is fairly simple and can be an easy, low-cost way to extend the markets reach.

For more information on these programs, including how to become an approved vendor, contact your state Health and Human Services office.

## Accepting SNAP Benefits

While accepting SNAP will greatly enhance your market's accessibility for low-income shoppers, becoming an authorized SNAP vendor and managing a successful EBT program can be a time-consuming and costly venture. In addition to the start-up costs for (among other things) purchasing or renting a POS machine, outfitting the market with the required wireless technology, and educating market staff, volunteers, and vendors, these initiatives require a significant amount of human capital to track data, manage accounting, build successful collaborations, and coordinate and implement outreach and education efforts.



That being said, successful SNAP programs have been established at farmers markets throughout the country. Once you have determined that setting up EBT is the right move for your community and your market, a number of excellent manuals will provide step-by-step guidance on how to introduce SNAP to your market (see *Selected Resources*).



# Developing Incentive Programs

Incentive programs provide a valuable way to draw residents to farmers markets, enhance the buying power of low-income community members, and potentially increase community fruit and vegetable consumption, all while providing support for local farmers.

Incentive programs can give a boost to EBT programs by encouraging new SNAP customers to venture into markets and help them become comfortable shopping at a farmers market. By encouraging people to explore their local farmers markets, incentive programs may also help to dispel the misperception that farmers markets are too expensive, full of specialty items, and reserved for the wealthy.

## How It Works

A number of different incentive programs exist; most depend on vouchers to create a match for federal nutrition benefits (usually SNAP, sometimes FMNP and/or SFMNP) spent at the market. For example, if a customer spends \$5 in federal nutrition benefits at a participating market, they may receive a “bonus” coupon good for an additional \$5 in market purchases.

Alternately, cash-value vouchers available to local organizations, community groups, and health advocates can be distributed to local community members as “rewards” as a component of nutrition and health programming or merely to encourage individuals to explore their local farmers market.

## Strategic Planning

To implement an incentive program, a market needs resources to pay for the matching dollars. Long-term, sustainable funding can be a major constraint for ongoing incentive programs. In the absence of an established funding source (e.g. budgeted state or local funding), incentive costs must be supported through fund raising, grants, or community partnerships.

If funding opportunities are limited, even a short-term incentive program may be useful. Some evidence indicates that even after incentive programs end, farmers market participation remains high, meaning that many customers originally introduced to markets by the incentive program continue to patronize them even when the incentives are no longer available.



# Exploring Alternative Connections: Transportation, Mobile Markets, and CSAs

While ideal, locating farmers markets within easy access to low-income neighborhoods is not always possible. Creative solutions include partnering to develop transit solutions to connect these customers with a market, as well as developing mobile markets and utilizing the CSA (Community Supported Agriculture) model to bring farm-fresh foods directly into low-income communities.

## Transit Collaborations—Increasing Transportation Options

*Collaborating with paratransit (flexible passenger transportation that does not follow fixed routes or schedules)*

Paratransit services can provide a great deal of flexibility for customers; these services are a particularly popular choice for seniors. They provide direct and easy access to farmers markets for shopping and as a fun social outing, and they can be relatively inexpensive and easy to organize.

### *Public transportation*

It may be possible to partner with local transit services to offer seasonal routes connecting neighborhoods with farmers markets. However, to date, limited documentation exists about the effect of these transit routes on increasing market participation.

## Mobile Markets—Bringing the Market to the Community

If transit options aren't possible, or there is also the desire to bring farm-fresh market products into communities, consider mobile markets. Individual farms, farm collaboratives, and local organizations can organize these markets, and they can be very successful at building a strong base of supporters and customers. Also on the plus side, mobile markets can apply to accept SNAP payments. However, these markets do often require ongoing subsidies of as much as 60 percent of their operating budgets. Careful planning should consider the successes and failures of existing mobile markets, including community impacts, operational considerations, and financial viability.

## CSAs (Community Supported Agriculture)—Farm-Fresh Deliveries

Market vendors offering CSAs can be approved to accept SNAP as payment and operate much like a traditional CSA, with pre-prepared boxes of foods delivered by the farm to a central location (a community center, social services office, local church, or other community gathering spot). However, unlike with many traditional CSAs, SNAP payments would occur at the time of each delivery rather than at the beginning of the season. Affordability may be a factor for low-income consumers without additional subsidies or incentives. As with all efforts, thorough planning needs to balance financial viability and staffing requirements with anticipated outcomes. Promotion of these farms and CSAs at market should also be implemented.



# Selected Resources

## Outreach, Marketing, and Education

Outreach, marketing, and education are essential components of a strong and sustainable program. In addition to the outreach and marketing information contained in the EBT-specific “how-to” guides listed below, there are a few outreach-specific resources worth mentioning:



- Greenmarket of New York City offers example marketing material and outreach plans, as well as annual reports that provide insight into successful initiatives: [www.grownyc.org/greenmarket/ebt/reports](http://www.grownyc.org/greenmarket/ebt/reports).
- Greenmarket of New York City also offers a series of educational videos to help social service providers and local community members become more comfortable with farmers markets and learn more about available benefits. These videos are available at: [www.grownyc.org/greenmarket/ebt/howtouse](http://www.grownyc.org/greenmarket/ebt/howtouse).
- The Ecology Center’s *Promoting Nutrition to Food Stamp Recipients at California’s Farmers Markets* is a detailed guide with tips on developing successful marketing and outreach materials and campaigns: [www.ecologycenter.org/ebt/pdf/promo\\_module.pdf](http://www.ecologycenter.org/ebt/pdf/promo_module.pdf).
- The Food Research and Action Center offers a guide focusing on building useful collaborations to enhance community-wide awareness of farmers markets and federal nutrition benefit programs: <http://frac.org/wp-content/uploads/2009/09/fspguide06.pdf>.
- The USDA’s “Outreach Toolkit” shares useful resources for increasing awareness of SNAP benefits: [www.fns.usda.gov/snap/outreach/pdfs/toolkit/2011/Community/tool-kits\\_community.htm](http://www.fns.usda.gov/snap/outreach/pdfs/toolkit/2011/Community/tool-kits_community.htm). The toolkit also includes the report *Engaging Special Populations: Cultural Competency* to assist groups and organizations in developing culturally appropriate outreach and marketing materials.

## SNAP and EBT Implementation

A number of how-to guides are available for setting up SNAP/EBT redemption at a farmers market, including:

- *Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets: A How-To Handbook* (USDA): [www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298](http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298).
- *SNAP/EBT at Your Farmers Market: Seven Steps for Success* (Project for Public Spaces & Wholesome Wave): [www.pps.org/pdf/SNAP\\_EBT\\_Book.pdf](http://www.pps.org/pdf/SNAP_EBT_Book.pdf).
- *How to Implement SNAP and EBT into Your Farmers market* (Minnesota Department of Agriculture): [www.mda.state.mn.us/food/business/~/media/Files/food/business/implementsnapebt.ashx](http://www.mda.state.mn.us/food/business/~/media/Files/food/business/implementsnapebt.ashx).
- *Utilizing Wireless EBT at Farmers Market* (Groundwork Lawrence): [www.mass.gov/agr/markets/farmersmarkets/docs/utilizing\\_ebt.pdf](http://www.mass.gov/agr/markets/farmersmarkets/docs/utilizing_ebt.pdf).
- *Best Practices for Accepting EBT at the Farmers Market* (Appalachian Sustainable Agriculture Project): [www.asapconnections.org/downloads/EBT\\_Best\\_Practices.pdf](http://www.asapconnections.org/downloads/EBT_Best_Practices.pdf).



# MARKET Makeover

**25 BEST PRACTICES**  
for Farmers' Markets



**ASAP**  
Appalachian  
Sustainable  
Agriculture  
Project



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# Introduction

*What are the most pressing challenges facing your farmers' market?*

*How might a "market makeover" help to attract customers, improve operations, or reduce risk?*

This toolkit describes twenty-five best practices for farmers' markets. These provide guidance for making market improvements and dealing with common issues. Not every suggestion outlined here will apply to every market—most will.

A "Resource & References" section has been included with source materials as examples and to provide more in-depth information for review

Identifying best practices is an ongoing process and there is much to learn from one another along the way. If you have suggestions, comments, or questions, please share.

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# FARMERS' MARKET MANAGEMENT

## ***Who is responsible for farmers' market management?***

Markets operate under a variety of circumstances and management options including:

- Informal, loosely managed vendor groups.
- Defined vendor leadership with assigned roles for vendors and varying levels of rules and regulations.
- Professional management employed by the market with vendor oversight operating under a structured set of rules, regulations, and procedures.

*The best practices listed here can be implemented effectively under any management model.*

A key constraint affecting every market, vendor, vendor group, and manager is the time-consuming nature of effective market management.

Short-cuts in management, inattention to effective communication, inadequate resources, etc. will undermine the success of your farmers' market.

## ***Formula for successful management:***

- 10% rules and regulations
- 85% management
- 5% consequences

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# BEST PRACTICES

## **1 Hire a professional market manager**

Often the manager serves as a "market assistant" handling set-up duties, operational support, and promotional efforts rather than managing rules, vending, and site use. To be effective, managers should have clearly defined roles with appropriate levels of authority to act on the market's behalf.

## **2 Set clear conditions for vending and membership**

- Defined criteria for participation – e.g. local, producer only vs. limited resale, etc.
- Structure and process for governance including rules, enforcement, and consequences.
- Agreed to expectations for vendor conduct, professionalism, and compliance.
- Vendor grievance procedure.
- Minimum vendor requirements for contribution of time, energy, or resources in support of market operation and management.

## **3 Establish consistent vendor communication and contacts including weekly "market rounds" vendor check-in and regular email communication**

An ounce of preventive communication is worth a pound of after-the-fact problem solving. Keeping in touch reduces vendor discontentment resulting from common pitfalls - lack of information, hearsay and gossip, unattended to market issues or concerns, and vendor detachment from the decision-making process.

## **4 Delegate vendor selection to the manager or a non-vendor review committee**

Market vendors are not the ideal panel for deciding vendor selection. The challenge of reviewing and selecting vendors requires weighing the needs and prosperity of individual vendors against the overall success of the market. This function should be governed by selection criteria applied and evaluated independently.

## **5 Gather market numbers to track success**

Hourly customer counts and weekly vendor sales reports provide reliable measures of market success. This information allows a market to 1) inform vendors, 2) adjust fees and budgets, 3) document economic and community impact, and 4) evaluate marketing and promotional efforts.

# RESOURCES & REFERENCES

## ***Farmers Market Rules and Regulations Checklist***

*A generic list of general content areas with specific topics to be considered for inclusion:*

### ***Governance***

- description of representative oversight, definition of roles and responsibilities, provisions for rule review to correct, update, or amend

### ***Management***

- relationship to oversight, definition of roles and responsibilities

### ***Vending***

- application information and fees
- review process – product mix management guidelines, seniority/renewal preference, site visits or inspections
- vendor/product eligibility (e.g. producer-only, limited resale, local)
- vendor status (e.g. member vs. day vendor) and categories (e.g. farm, value-added, art/craft)
- requirements and expectations
  - posted prices
  - attendance and absences
  - tardiness
  - at market vendor representatives
  - behaviors – professionalism, courtesy, integrity
  - compliance with local, state, and federal regulations and laws
  - licensing, inspection, and permit requirements and documentation

### ***Operations***

- dates/hours of operation
- location
- scheduling
- site use management and space assignments
- miscellaneous (e.g. dog policy)

### ***Keeping the peace***

- procedure/process for dealing with complaints and rule violations
- informal vs. written notification, warnings
- consequences – suspension, fines, removal
- grievance process

### ***Risk management***

- vendor insurance
- hold harmless provisions

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## RESOURCES & REFERENCES (continued)

### ***Manager's Role***

*Common responsibilities of the market manager may include:*

- o vendor recruitment – distribute, collect, and review applications
- o complete farm or production site visits as needed.
- o evaluate applicants and admit vendors based on selection criteria
- o develop and implement site use plan
- o promote effective communication within the market
- o oversee daily operations, address concerns, resolve issues
- o enforce market rules and regulations
- o receive and refer formal grievances
- o collect fees, establish budgets, maintain financial records, and issue reports
- o implement advertising, promotion, and marketing plans

### ***Vendor selection and product mix management***

*Possible criteria for selection guidelines:*

- o preference given to vendors with local residency or production and to foods made with locally produced ingredients or featuring local farm products
- o category targets (e.g. 60% farm, 30% value-added, 10% art/craft)
- o diversity of product mix
- o abundant and consistent supply of product
- o product selection that enhances the appeal of the market by providing quality, convenience, selection, and variety
- o past vending performance and compliance with rules

### ***Sample statement of professionalism as condition for vending***

The market requires that all vendors comply with standards of professionalism that promote open communication, mutual respect, and the best interests of the market. Disruptive actions or remarks that undermine the shared success of any or all of our community of vendors are unprofessional and unacceptable. Failure to comply with these standards could result in suspension or removal from the market.

### ***Formal grievance process***

- o Grievance submitted in writing or by email to manager or oversight group
- o Receipt acknowledged
- o Oversight group reviews grievance, determines additional steps, resolves issues
- o Decision communicated to vendor(s) and documented (no appeal, decisions are final)

# FARMERS' MARKET REGULATIONS

## **What is the market's role in monitoring vendor compliance with local, state, and federal regulations?**

Markets do not issue permits, inspect production, set standards for processing, establish labeling requirements, etc. and should not assume responsibility for regulatory enforcement.

HOWEVER, a market must take steps to ensure that vendors are in compliance with product regulations and requirements.

A manageable approach to assuring regulatory compliance requires that vendors retain individual responsibility for their products, production, and vending.

## **What regulations apply to markets and market operations?**

Most regulations involved with market operations involve provisions for public safety and the permitting of site use.

Elements may include:

- canopy weights and flame resistance standards
- open flame restrictions (for cooking demos)
- on-site restrooms requirements
- site planning for emergency access, parking, and traffic control
- event or temporary use permits
- sampling guidelines or regulations

# BEST PRACTICES

## **Vending agreement provisions**

The signed market application or vendor agreement must include a confirmation, as a condition of participation in the market, that vendors retain responsibility for compliance with all permits, inspections, licenses, and regulations governing their products, production, and business practices.

## **Documentation**

Vendors must document all permits, inspections, licenses, etc. and may be required to provide written confirmation of requirements and details provided from regulatory contacts.

## **Market support**

Provide contacts, resources, references, and training opportunities to vendors in support of regulatory compliance.

## **Annual checklist and updated contacts list**

Maintain a pre-opening checklist for operational permitting and preparations. Renew contacts and confirm any changes in rules and regulations. Share market constraints and requirements with vendors as part of an annual pre-market orientation.

# RESOURCES & REFERENCES

## **Sample product guidelines**

The Product Guidelines documentation developed by Ashe County Farmers Market (reproduced on following pages) offers a basic framework for capturing and sharing product regulations with vendors.

One important feature of this example is the references to regulatory agencies and contacts available to vendors for questions and follow-up.

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# FARMERS' MARKET RISK MANAGEMENT

## **Who is liable?**

Liability has legal and circumstantial implications that are beyond the scope of best practices. There are, however, steps for markets to consider that may assist with reducing or managing liability.

## RESOURCES & REFERENCES

### **Sample hold harmless provision**

(consult legal authority)

Each vendor participating in the market shall be responsible for any loss, personal injury, deaths, and/or other damage that may occur as a result of the vendor's negligence or that of its servants, agents, and employees, and hereby agrees to exonerate, hold harmless, indemnify and defend the market, its successors and assigns, from and against any and all losses, damages, claims, suits or actions, judgements and costs, and attorney fees which may arise or grow out of any injury or death or persons or damage to property in any manner connected with the vendor's products, operations, or vending at the market.

### **Insurance assistance**

Comprehensive insurance assistance and advice is best confirmed on a case-by-case basis through contact with an agent, broker, or insurance company.

NC Cooperative Extension offers an overview on "Insurance Basics" for farm operations (reproduced on following pages) that frames issues and topics of interest for farmers to consider.

### **Managing Risks and Liability Guide**

"A Guide to Managing Risks and Liability at California Certified Farmers Markets" (title page and table of contents reproduced on following pages), can be accessed online. While this resource was prepared in reference to markets operating in California, it offers a helpful look at market safety and insurance. The publication includes practical resources including a "Farmers Market Safety Checklist" and "Accident Report Form".

The guide is available to download online at: <http://sfp.ucdavis.edu/docs/publications.asp?view=16>

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## BEST PRACTICES

### **Hold Harmless**

Vendor agreements should include a hold harmless provision as a condition for vending. (see Resources & References section)

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### **Liability Insurance**

Maintain adequate market liability insurance and require individual insurance coverage as appropriate for each vendor's products, production, and business.

Establishing specific insurance requirements for vendors is often handled by setting a minimum coverage standard that applies to everyone. Another option is to require each vendor to determine the level and amounts of coverage appropriate to their farm or business.

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### **Risk Management**

The following procedures are useful in identifying unsafe conditions and responding effectively:

- Develop a safety checklist.
- Conduct regular site inspections to ensure adequate safety precautions are in place for customers and vendors.
- Prepare an emergency contact list and response plan.

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# FARMERS' MARKET FOOD SAFETY

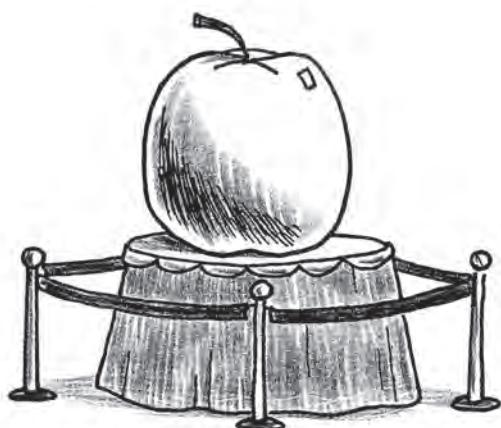
## ***What can markets do to promote food safety practices for vendors and their products ?***

Vendors retain primary responsibility for the safety of their products and practices.

HOWEVER, it is in the best interest of the market to take basic steps to ensure the safety and well-being of customers.

"Food Safety for Farmer's Market Vendors" published by University of Nebraska - Lincoln Extension (reproduced on following pages) lists "the ten most important factors contributing to food-borne illnesses in the United States" followed by recommendations for the preparation and sale of safe food.

Product specific food safety practices are not included here. The following focuses on key elements of food safety for markets in general.



## BEST PRACTICES

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### ***Safe sampling requirements***

Vendors who offer samples of their products must comply with market guidelines for the safe handling and presentation of food samples. Market rules governing samples vary but all aim to ensure that every contact point for sampled foods must be clean and sanitary – hands, dishes, utensils, work surfaces, and storage.

A comprehensive "Hand Washing and Food Sampling Requirements, Guidelines and Procedures" guide (reproduced on following pages) has been developed by Marin Farmers Market Association. Markets must assess the time and resources required for safe sampling and require vendors to adopt effective precautions if sampling is to be allowed.

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### ***Safe temperature control for storage, preparation, and sale of food products***

It can be challenging for a market to monitor proper temperature controls for every vendor and their products.

Markets or vendors needing specific product guidance should make initial contact with NC Cooperative Extension for referral to references and contacts.

Materials, contacts, and resources identified should be referenced for ongoing vendor training and access.

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### ***Managing food safety***

Markets should be active in providing food safety information to vendors – through workshops, online references, and compliance standards.

While knowledge of specific food safety requirements and compliance with established standards remains the primary responsibility of individual vendors, market management must be empowered and expected to take immediate steps to address concerns and to prohibit unsafe food practices.

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# IMPROVING VENDOR SALES

## **What can vendors do to increase market sales?**

There are a variety of resources available to markets and vendors that provide guidance, tips, and advice for improving sales at market.

# BEYOND BEST PRACTICES

*Exceptional vending efforts can lead to exceptional sales results. Here are three “extra efforts” that will pay off in sales.*

### **Featured or highlighted items**

Offer something special, something featured every week. Create an expectation for customers that draws them back to see what's fresh, what's new, or what's featured throughout the market season.

### **Passion for your product**

Conveying genuine enthusiasm for your product can be contagious to customers. Sharing interest, insights, and passion will translate to increased sales.

### **Suggestive selling**

As customers make their selections draw attention to other desirable items they have not noticed and might want to consider. Invite add-on purchases – “What else can I get you? We have just-picked strawberries and a fresh salad mix.”

See **What Sells, What Sells More** on next page for a snapshot of the best practices listed here.

## RESOURCES & REFERENCES

Three excellent references recommended for market vending (reproduced on following pages):

**Maximizing Your Sales** – Farmers Market Federation of New York

**Vendor Tips for Increasing Sales** – New Mexico Farmers' Markets

**Some Thoughts on Selling at Farmers Markets** – The New Farm

Topics include: Display, Signage, Create a Herding Effect, Product and Presentation, Sampling, Pricing, Customer Service, Promotion

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# WHAT SELLS

## SAMPLING

- SAMPLE, SAMPLE, SAMPLE

## PRODUCT PRESENTATION AND DISPLAY

- FARM/VENDOR NAME & DISPLAY
- PRICES DISPLAYED CLEARLY
- PRODUCT PRE-WEIGHED, BUNCHED, PAIRED, PACKAGED FOR CONVENIENCE
- PRODUCT PRESENTATION THAT HIGHLIGHTS VARIETY & ABUNDANCE



## CONNECTION WITH CUSTOMERS

- EYE CONTACT
- GREETING
- ASSISTANCE & SERVICE

## VALUE-ADDED EXTRAS

- RECIPES
- HOW-TO-USE
- HOW-TO-STORE
- NUTRITIONAL VALUE

## WHAT SELLS MORE



SOMETHING SPECIAL,  
SOMETHING FEATURED,  
SOMETHING NEW EVERY WEEK



PASSION FOR THE PRODUCT

TASTES GREAT,  
AND EASY  
TO  
COOK!



10-SECOND PRODUCT PITCH  
& INVITATION TO BUY

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Illustrations by David Cohen

Market Makeover 25 Best Practices—page 8

# MARKETING, OUTREACH, PROMOTION, AND SOCIAL MEDIA

## **What can markets do to attract more customers?**

### **M-O-P-S**

There are four elements for customer development.

1. **Marketing** – ads, print materials, signs, media coverage, etc.
2. **Outreach** – market representation at community events and locations
3. **Promotion** – at market features including:
  - music and entertainment
  - children's activities
  - cooking demonstrations
  - special events
  - shopper incentives
  - merchandise (t-shirts, totes, mugs)
  - SNAP, credit, debit token program
4. **Social media** – e-newsletters, Facebook, Twitter, website, etc.

## **RESOURCES & REFERENCES**

(reproduced on following pages)

**Marketing the Market** – KRC Sustainable Agriculture Management Guide

**Farmers Market Special Event Ideas** – Farmers Market Federation of New York training manual

**2011 Customer Survey** – Asheville City Market

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## **BEST PRACTICES**

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### **Give customers something to talk about**

This begins with the basics: quality, variety, and abundance offered by vendors who are committed to providing service. Efforts at marketing, outreach, and promotion will not be successful without a group of outstanding vendors with quality products.

**21**

### **Print materials and signs**

Print an annual market rack card, door hanger, post card, or flyer for distribution prior to opening and during the market season. Design and place effective market signs and banners that identify the market's location and provide clear direction to parking access.

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### **Community events**

Set up a promotional market booth at a minimum of three community events a year – festivals, fairs, celebrations, etc.

**23**

### **Media coverage**

Establish a media contact list and commit to a regular schedule of news-worthy, local interest submissions. Ask for advice on how best to provide information – offer "pre-packaged" articles, farm & vendor features, food coverage, interviews, etc. Print-ready photos can improve chances for media coverage. KEEP IN TOUCH with contacts to build relationships of mutual support.

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### **Customer contact**

Choose a method of reaching out to customers with market updates and promotions – maintain a calling list for a pre-opening reminder, gather email contacts to send weekly e-newsletters, or establish a web or social media online site for postings and information.

**25**

### **Customer surveys**

Ask your customers about their market experience – what they like and don't like, product feedback, and "how can we improve" suggestions.

## **Product Guidelines**



To permit fair and equal opportunity for all sellers and to ensure quality products for buyers, the following basic rules of operation must be followed. They may be revised and updated as needed. We want to work with you and welcome your concerns and ideas at any time.

### **Packaged Foods-Baked Goods, Jams, Pickles**

1. Pre-wrapped foods displayed for sale must be adequately protected at all times to prevent adulteration of the product.
2. Kitchen Inspection & Water Sample: For all processed food items, seller must provide properly labeled products and proof of kitchen inspection, including water sample report from your home. The Food and Drug Protection Division of the North Carolina Department of Agriculture handles the inspections. Contact Ed Lukeman at (919) 733-7366 for an inspection of your kitchen. Water samples can be tested at Jefferson Water Services. Contact Tim Church at (336) 246-2165.

A copy of your kitchen inspection and annual water test must be kept on file with your Producer Certification with the Ashe Farmer's Market.

3. Food items must be labeled prior to sale with at least the following information:
  - A. *Common or usual name of the product*
  - B. *Net contents, i.e. net weight in ounces or pounds and ounces if the product is solid or semisolid; net contents in fluid ounces if the product is liquid*
  - C. *List of ingredients in the product by decreasing order of predominance by weight of each ingredient*
  - D. *Name and address including zip code of person responsible for the product*
  - E. *Dry ingredient products, i.e. rubs, marinades, cake mixes, etc. cannot be sold unless processed in an approved kitchen (NCDA—Food & Drug Protection Division) as this is considered a processed food item*
  - F. *Fresh or dried herbs (packaged separately) can be sold without an approved kitchen inspection if packaged in food grade containers*

4. Foods requiring refrigerator, i.e. cheese cakes, shall be stored at a temperature of 45 degrees F or below. Frozen foods shall be maintained frozen. Good rule of thumb is if the grocery store refrigerates that product—we should too.

5. Bread: According to NCDA regulations, the following apply if you plan to bring hot fresh bread to the market:

- A. *Bread must be repackaged in a bag made for food storage/packaging to sell at the market*
- B. *And of course, all of the inspected kitchen and water testing regulations apply to bread as a processed food.*

6. Molasses & Honey: All molasses and honey fall under the labeling required but are not subject to kitchen and water requirements unless value added, i.e. butter, syrup, etc.

7. Acidified or pickled products: (i.e. salsa, pickles, relishes, beans, corn) may only be sold by sellers who have successfully completed a course on the proper acidification of foods provided by North Carolina State University or whose product has been prepared in a commercial kitchen supervised by a person who has completed the course.

8. Jams & Jellies :The sale of food products with a high osmotic pressure (high sugar content) such as jams, jellies and preserves are permitted. All jams, jellies, and preserves are to be processed in boiling water bath according to current USDA guidelines to ensure safety. Contact Ashe County Extension Center at (336) 846-5850 for this information.

9. Packaged food products may not contain meat or cheese either cooked or raw unless prepared under the supervision of a USDA Inspector per USDA regulations.

10. Recalling of Products: It is recommended that the producer provide a way to recall his/her products from buyers should the need arise. Some examples:

- A. *Number each container to indicate the batch (corresponds with number/record you keep at home).*
- B. *Asking people to sign a log when they purchase the item(s) (you could ask customers to do this and have a drawing once a week and give away a free product).*

11. Food cannot be prepared on-site at the Farmers Market.

Should questions or particular problems arise concerning processing or labeling, contact the Food and Drug Protection Division of the North Carolina Department of Agriculture (919) 733-7366 or the Ashe County Center of North Carolina Cooperative Extension (336) 846-5850

## **Meat**

1. The Market Manager and a member of the Board of Directors reserve the right to make an on farm inspection of any vendor selling meat.

2. All vendors selling meat at the Market must retain a copy of their USDA Meat Handler's license and provide a copy to the Market Manager.

3. Meat should be kept in coolers or freezers while at the Market.

- A. *Coolers or freezers must be clean, undamaged, undented and free of rust.*
- B. *Freezers/refrigerators should be less than 40 inches tall.*

4. Meat which is frozen when picked up from the processor must remain frozen.

5. Meat may be sold fresh (not frozen) only if picked up fresh from the processor within a 72 hour period. Vendor must provide Market Manager with a dated slaughter receipt to prove when meat was processed.

6. All meat sold must be processed, packaged and labeled according to USDA guidelines.

7. Purchase of Animals for Slaughter

- A. *Meat from animals purchased at livestock sales may not be sold at the Market*
- B. *Animals (with the exception of poultry and rabbits) purchased for slaughter should be on the vendor's farm for at least 3 months prior to butchering the animal and sale of the meat at the Market. Poultry and rabbits should be on the vendor's farm at least 6 weeks prior to slaughter.*
- C. *Producer should keep records of livestock purchased and processed. The Market Manager and Board of Directors reserves the right to ask for proof of purchase/breeding of animals for meat sold at the Market.*

8. Meat may not be marketed as "humanely raised", "free range", "pasture raised", "naturally raised" or "grass fed" if the animals are confined in a feed lot or building.

## **FISH**

1. Fresh fish may be sold at the Market provided the fish are caught and cleaned within twelve hours of being sold.
2. Fish must be farm raised-wild caught fish are not allowed.
3. Fish must be on ice and water/liquid must be able to drain away from fish from harvest to time of sale.

## **EGGS**

1. Eggs must be kept under refrigeration at or below 45 degrees while at the Market.
2. Eggs should be in clean, undamaged and properly labeled cartons.
3. Labeling:
  - A. *Eggs must be labeled with the producer's name, address and phone number*
  - B. *Eggs should be labeled as "mixed", "ungraded", "fertile" (if fertile) and with the quantity.*
  - C. *Eggs may not be labeled as "free range", "cage free", "humanely raised", "pastured poultry", "all natural" or "naturally raised" if the animals are confined to a building and/or dirt lot.*

## **DAIRY-Milk and Cheese**

1. Dairy products may not be sold at the Market unless the vendor/producer is a certified, Grade A dairy under compliance with USDA regulations.
2. The Market Manager should have a copy of the producer's certification on file.
3. Dairy products should be sold in appropriate, clean, food grade containers.
4. Labeling:
  - A. *All products should be labeled in accordance with USDA guidelines.*
5. Dairy products should be kept refrigerated while at the Market.
  - A. *Coolers and/or refrigerators should be clean, undamaged, undented and free of rust.*
  - B. *Freezers/refrigerators should be less than 40 inches tall.*



## value-added & alternative agriculture

Written by:

Annette Dunlap, MBA

Extension Associate in Value-Added and Alternative Agriculture

# Insurance Basics

## OVERVIEW

Every business owner faces risks. A typical risk is that a business becomes unprofitable and must close. Other risks include the danger of a visitor or customer becoming injured on your property, an employee getting hurt on the job or crops failing because of adverse weather.

Insurance is a tool that helps farmers reduce their exposure to risk. The purpose of insurance is to reduce the impact that an adverse event will have on your bottom line. Therefore, in order to offer the best possible coverage, it is important for you, the producer and business owner, to talk with your insurance agent and review how you might be exposed to a high-risk situation.

## REVIEW YOUR EXPOSURE

Your goal is to make sure that you are covered by the right kinds of policies and at a coverage level that provides you with sound protection. The types of risks vary by operation, so do not assume a one-size-fits-all approach to insurance coverage will work best for you.

A good starting point is to conduct an insurance review with your agent. The purpose of the review is to help your agent understand the type of operation you have and to make certain that you understand all of the areas where you could potentially be at risk (have exposure) for a lawsuit or loss.

## TYPES OF COVERAGE

Three basic kinds of coverage are generally necessary for farm operations: premises liability, crop insurance and products liability. A premises liability policy protects the property owner from injuries that are incurred by a visitor on the property. Property owners are expected to take all necessary steps to reduce the likelihood that an accident may occur. A policy may not cover a policyholder if the injury is shown to be the result of the policyholder/property owner's negligence, so it is important that a property owner show that efforts have been made to reduce the risk of injury.

Crop insurance is available to protect the producer from the loss of revenue due to the loss of a crop as a result of an adverse event. USDA's Risk Management Agency is encouraging producers to move toward the purchase of revenue insurance, which protects the producer's income, as opposed to only insuring against the loss of a crop.

Products liability insurance provides protection for producers who sell product that has had some processing, such as the processing of fruits into jams or jellies, or the making of preserved foods, such as pickles.

## FARMERS' COMPREHENSIVE COVERAGE

A farmers' comprehensive policy will cover the home, buildings and farm-specific activities on the property. Included in this coverage are:

- Unprocessed (raw) farm product
- Pick-your-own operations
- Roadside stands at the property

## COMMERCIAL LIABILITY COVERAGE

Certain non-farm activities may change your insurance needs such that you may require a commercial liability policy. "Non-farm" activities, processed farm products, non-farm receipts, public exposure on your property and/or selling produce grown by others are all examples of activities that require a commercial policy.

## OTHER COVERAGE NEEDS

If you have 10 or more year-round, full-time employees, or any employees under the H2A program, you are required to have workers' compensation insurance. Even if not required to carry workers' compensation coverage, you may wish to opt in to protect you in the event of an employee injury. You may also wish to discuss an umbrella liability policy with your agent. This type of

policy protects you against a severe loss, and typically offers coverage beyond the usual limits offered in automobile and general liability policies.

**Check with your insurance agent to determine the appropriate coverage type and limits for your operation.**

## **READ THE EXCLUSIONS**

While it may not make good bedtime reading, it is essential that you read your policy when it is issued. Pay particular attention to the section called "Exclusions." This section details what is not covered.

Contact your agent with any questions you have about your policy. If you question or dispute your coverage after reading your policy, request that your agent get you an explanation in writing by an authorized official at the insurance company's home office. Keep this written explanation with your policy documents.

## **REDUCE YOUR RISK**

There are some very simple, everyday things that you can do to reduce your risk and your exposure.

First, walk your property daily, especially during seasons when activity is high. Make sure walkways are free of clutter, loose stones or exposed roots. Nail down loose boards and sand wooden surfaces. Store pesticide containers in locked sheds. Keep equipment locked away from activity areas. Use clearly worded, easy-to-read signs to instruct and direct visitors to your location.

Second, establish safety procedures, document them and train all of your staff. In addition to procedures related to safe equipment handling and safe pesticide use, instruct your staff to wash hands and use care when handling raw produce.

Third, keep good documentation of your on-farm activities. Maintain a log of daily inspections. Keep good records of pesticide use. Record the dates you irrigated crops, especially those that are sold raw, and note the source of the irrigation water.

Fourth, have clearly marked parking areas that, if grassed, are mowed regularly to avoid fires caused by catalytic converters on automobiles. Identify an entrance and exit that give customers a clear view of the road. Choose parking and driveways that minimize pedestrian exposure to moving vehicles.

Finally, establish rules regarding children and pets. Your goal is for every farm visitor to enjoy his or her time on your property. Help parents remember to keep an eye on their children. Pet owners may also need a reminder that your operation, especially if you grow and sell raw produce, cannot be pet-friendly for health and liability reasons. Where pets are permitted, be firm about your leash requirements and owners cleaning up after their pets.

## **A FINAL WORD**

In order to assure that you have the coverage you need, it is very important that you communicate with your insurance agent. Remember, you are paying your premiums with the expectation that you will be covered if you file a claim. Make sure that you are dealing with an insurance broker/agent who is licensed to do business in North Carolina. (See box below.) Your agent needs to understand what you are doing to make sure you are appropriately and adequately covered. Ask lots of questions – the only 'stupid' question is the one that isn't asked!

### **Is this Insurance Company Licensed to do Business in NC?**

North Carolina insurance companies do not provide insurance for every type of farm-to-consumer sale. An example is the sale of custom-slaughtered meat. Purchase of insurance to cover these activities from an agent, broker or company that is not licensed in NC **will not give you coverage**. You can check the types of insurance a company is approved to sell in the state by visiting: [http://infoportal.ncdoi.net/run\\_reports.jsp?REPT=INSCMPLOA](http://infoportal.ncdoi.net/run_reports.jsp?REPT=INSCMPLOA) and clicking on the links to "Contractual Liability" and "General Liability."

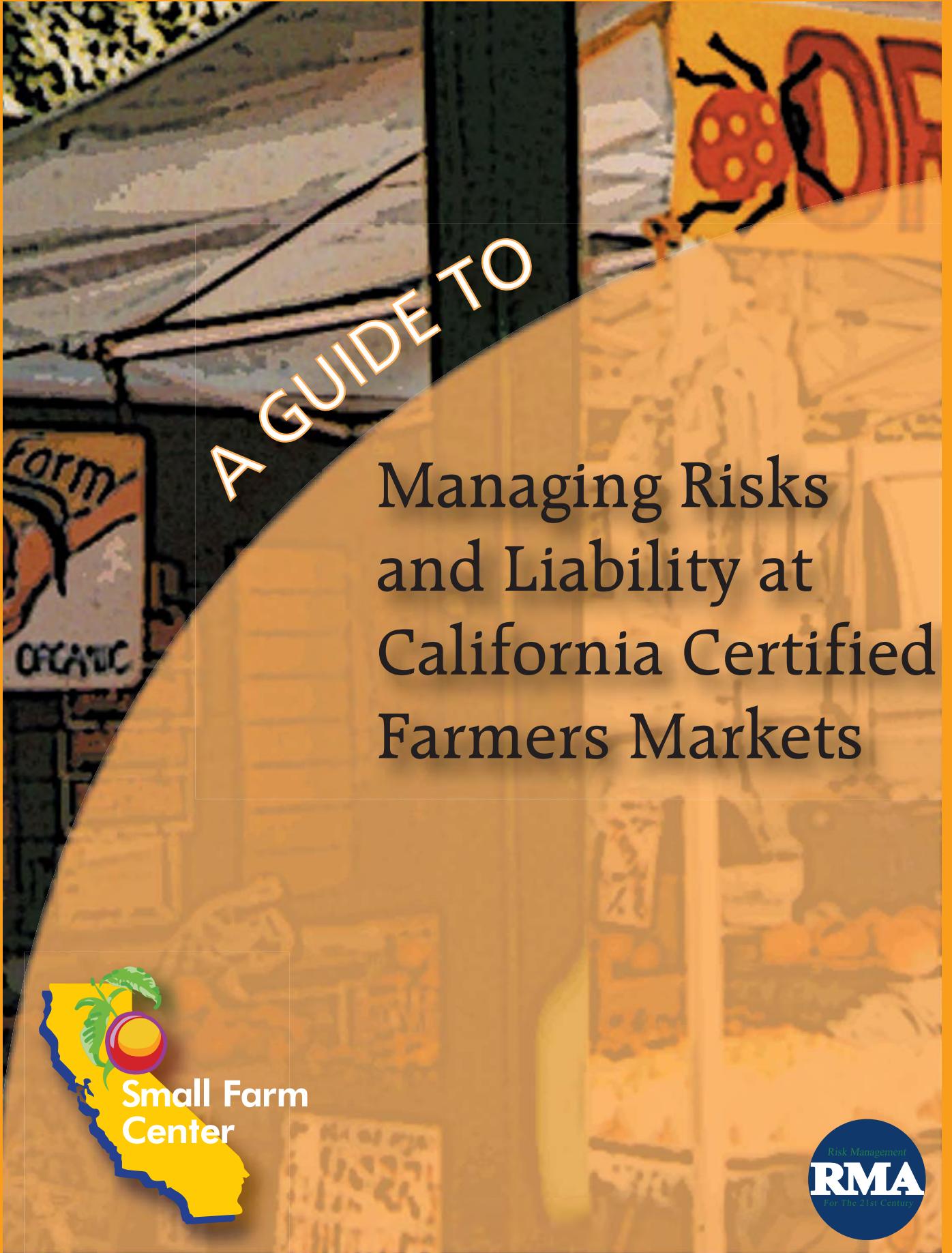
## **RESOURCES**

For more information:

NC Department of Insurance – <http://www.ncdoi.com>  
USDA Risk Management Agency – <http://www.rma.usda.gov>

North Carolina Industrial Commission (information on workers' compensation) -<http://www.comp.state.nc.us>

*Note: This leaflet is for informational purposes only and is not to be construed as offering legal advice or as recommending a particular type of insurance or insurance provider.*



A GUIDE TO

# Managing Risks and Liability at California Certified Farmers Markets



Small Farm  
Center



# A GUIDE TO

## Managing Risks and Liability

### at California Certified Farmers Markets

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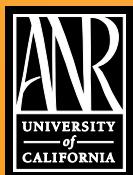
U.S. Department of Agriculture

### Resources

#### Appendix A: Farmers Market Safety Checklist

#### Appendix B: Accident Report Form

#### Appendix C: Protecting Your Cash at Market



# Food Safety for Farmer's Market Vendors

Julie A. Albrecht, Extension Food Specialist

Factors that cause food-borne illnesses and recommendations for preparing and selling wholesome and safe food products at Farmer's Markets.

Farmer's Markets provide opportunities for producers to sell food products for added income. This food should be wholesome and safe. Vendors at Farmer's Markets are responsible for the safety of the products they offer for sale. If customers are unhappy with the products they purchase from a stand, they will not be back. Word of mouth advertisement from a bad experience may not be good for future business.

The Nebraska Food Service Code has regulations for Temporary Food Service Establishments providing that Farmer's Markets can be inspected by the Department of Agriculture or local health departments. Inspections are rare, but if complaints are made or if a reported illness results from food sold at a Farmer's Market, inspection and/or investigation may result.

Potentially hazardous foods should not be sold through a Farmer's Market. These include: meat and poultry; milk and milk products, including pastries with cream or custard fillings; and home-canned low-acid foods, such as vegetables and meats.

What food handling practices contribute to food-borne illnesses? If we look at the cause of food-borne illness outbreaks, we have some clues where microbial contamination can occur.

The ten most important factors contributing to food-borne illnesses in the United States are:

## 1. Improper Cooling.

Foodborne microorganisms grow best at temperatures between 41°F and 135°F. Foods left at room temperature for more than two hours provide the ideal conditions for microorganisms to multiply rapidly.

Hot food stored in large containers in refrigerators or freezers does not cool quickly. Microorganisms again have conditions which favor rapid growth. Store foods in small shallow containers. Refrigerate foods promptly.

## 2. Lapse of 12 or More Hours Between Preparation and Eating.

Microorganisms need time to grow and multiply. By reducing the amount of time between preparation and eating, you can reduce the chances of any microorganisms present growing to large numbers.

## 3. Colonized or Infected Persons Handling Foods.

Staphylococcus bacteria is found naturally on our bodies. If we have sores or pimples, these areas have higher numbers of this bacteria. Persons who are ill also have higher numbers of microorganisms that may lead to food-borne illnesses if they handle food.

## 4. Inadequate Reheating.

Cooked foods may become contaminated after heating. If these foods are not reheated to at least 165°F, microorganisms may not be destroyed.

## 5. Improper Hot Holding.

Temperatures below 135°F encourage the rapid growth of microorganisms in food.

## 6. Contaminated Raw Food or Ingredients.

Foods which come into contact with dirt and manure (eggs and produce grown with manure as a fertilizer) will contain a large number of microorganisms. Cracked eggs also are considered contaminated. Wash foods to remove dirt and manure.

## 7. Foods From Unsafe Sources.

Illnesses have been reported from eating fish or seafood obtained from unsafe water.

## 8. Improper Cleaning of Equipment and Utensils.

Food left on work surfaces, equipment and utensils helps microorganisms survive. When the equipment or utensil is used, microorganisms will be transferred to the food.

## 9. Cross Contamination From Raw to Cooked Foods.

Do not allow juices from raw meat and poultry to come in contact with cooked food. Raw fruits and vegetables also can contaminate cooked foods.

## 10. Inadequate Cooking.

Consuming undercooked meats and poultry has resulted in food-borne outbreaks. The most serious cases of food-borne illnesses due to inadequate cooking result from not properly processing home-canned low-acid foods. The spores of the botulinum microorganism can survive boiling

water temperatures. Improperly canned low-acid foods may contain the deadly toxin that is produced when spores grow into bacteria and multiply.

### Providing Safe Food

**The food you prepare and offer for sale must be safe for the consumer.** When customers spend money for food, they have the right to expect that it will be safe and wholesome.

Here are recommendations to help you prepare and sell safe food:

#### Preparation of Food

1. Wash hands often when handling food. If you have sores on your hands, use plastic gloves.
2. Do not allow persons who are ill to handle food.
3. Use clean dishes and utensils for food preparation.
4. Sanitize the work surfaces with which food may come in contact.
5. Shorten time between preparation and the sale of the item. Items should be made less than 12 hours before being sold.
6. Prepare several small batches of a baked item rather than making double and triple batches.
7. Store food in food grade containers or packaging materials. Garbage bags are treated with mold inhibitors and these chemicals are not food grade. Old bread sacks and grocery bags may be contaminated from food previously stored in these bags.
8. Store foods at the proper temperature — maintain your refrigerator at or below 41°F and freezer at or below 0°F.

#### Sale of Food

1. Keep sale area clean; sanitize surfaces.
2. Keep garbage containers covered; avoid accumulation of waste and debris.
3. Use utensils to handle food. If plastic gloves are used to handle food, remove them to handle money and other non-food items.
4. Keep raw food separated from prepared foods; wash fresh fruits and vegetables. If washing fruits (raspberries) or vegetables (potatoes, onions) reduces their quality or increases spoilage, remove visible dirt.
5. Protect foods from dust, sneezing and handling by customers. Use appropriate packaging or dust/sneeze guards.

6. Maintain proper temperatures. Keep cold foods, cold: 41°F or below. Keep hot foods, hot: 135°F or above. Protect food from condensation.
7. Prevent rodents, insects, birds, animals, etc., from having contact with food.
8. Store chemicals (cleaning solutions) away from food. Avoid using chemical insecticides to control insects.
9. Do not reuse disposable items such as plastic bags, plastic spoons, etc.
10. Label food with your name, address and any storage requirements.
11. Ice used to keep food cold should not be used for human consumption.

#### Sanitizers

Good housekeeping is important. Many types of cleaning and sanitizing solutions are available. Below are solutions made with chlorine bleach for washing dishes and cleaning food contact surfaces. Store chemicals away from food.

#### Washing Dishes:

1/2 tablespoon chlorine bleach per gallon of water.

#### Washing Food Contact Surfaces:

1 tablespoon chlorine bleach per gallon of water.

#### Resources

For more information, contact the Nebraska Department of Agriculture or local health departments (Lincoln-Lancaster, Douglas, Hall, and Adams).

Your local Extension office can provide publications on home food preservation and horticultural topics.

#### References

- Hazard Analysis Critical Control Point (HACCP) Systems for Retail Food and Restaurant Operations. J. Food Protect. 53:978, 1990.  
Food Service Code. Nebraska Department of Agriculture, 2007 Recommendations of the Food and Drug Administration.

UNL Extension publications are available online at <http://extension.unl.edu/publications>.

#### Index: Foods & Nutrition Safety

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**MARIN FARMERS MARKET ASSOCIATION'S**  
**HAND WASHING AND FOOD SAMPLING REQUIREMENTS,**  
**GUIDELINES AND PROCEDURES**

Providing samples at Certified Farmers' Markets allows consumers to try a product before purchasing it. However, unsafe sampling methods can adulterate or contaminate food and result in food borne illness. The California Uniform Food Facilities Law (CURFFL) requires that basic sanitation practices be followed when samples are dispersed at farmers markets.

To that end MCFMA has created a handout that was developed with the help of Marin and Alameda County Environmental Health Services(EHS) to give all vendors the basic sanitation practices for healthy and legal sampling within MARIN FARMERS MARKETS.

**1. HAND WSHING STATION**--If a vendor is sampling food at the market the vendor is required to have a hand washing station. The hand washing station is required by Marin and Alameda County Environmental Health Services(EHS). The basic items required for a proper hand washing station are:

- A container of potable water (4 to 7 gal. capacity) with a free-flowing hands-free dispensing valve.
- One 5 gal.waste water bucket.
- Paper towels-as many rolls as you estimate will be needed for a typical market day.
- Liquid hand washing soap in a pump or squeeze bottle.

*Please see attached illustration.*

a. If all your samples are prepared in an approved kitchen and single use utensils are used once by the customer, an individual hand washing station is not required but only if the hand washing facilities designated by the market management are consistently used before the food is sampled.

**2. FOOD SAMPLING SET UP**--Samples can be prepared several ways. They can be prepared, stored (refrigerated) and brought to the market or they can be prepared at the market. If they are prepared at the market all vendors are required to have:

- A cleaning, rinsing and sanitizing station.
- A hand washing station.
- A knife and a proper cutting board.
- Appropriate number of containers with appropriate sneeze and handling protection.
- Disposable latex and plastic gloves.
- Approved disposable single use utensils for distribution of samples to customers.
- A plastic bag lined waste basket for sampling preparation waste and sampling distribution waste disposal. *Please see attached illustration.*

**3. THE CLEANING, RINSING AND SANITIZING STATION**--Please see the illustration of examples of proper set up. Here are several important **requirements** of a proper station:

a. All cutting boards and other utensils must be able to lie flat and/or totally submerged in wash and sanitizing basins in this set up. After cleaning, rinsing and sanitizing allow cutting board and utensils air dry.

b. The sanitizing solution is one tablespoon of household bleach to every gal. of water. In this bleach/water solution allow cutting board and utensils to be submerged for 30 seconds. Allow to air dry.

c. **REMEMBER: CLEANING is a process that removes dirt, grease and food debris. Detergents and soaps are used in cleaning. SANITIZING is a process that kills disease-causing bacteria with bleach (not detergent or soap).**



d. Utensils and hand washing water shall be disposed of in a facility connected to the public sewer system. This means waste water must not be dumped on the ground, grass, the pavement or down the storm drains. All waste water must be taken home with vendor or poured into the potties of the portable restrooms until they are full.

e. The "washing, rinsing and sanitizing station" and the "hand washing station" must be set up before preparing any samples that may be offered to a customer.

f. All waste generated from sampling preparation and sampling in general shall be taken away from the market and disposed of by the vendor. Please do not use the trash cans at the market. These trash cans are for general use within the market and on market day only.

**REMEMBER: Only after both the hand washing and utensil washing stations are set up can the vendor prepare his samples for distribution.**

#### **4. PREPARING AND DISTRIBUTING SAMPLES**--Here are the important requirements and guidelines.

a. All food shall be stored at least 6 inches (15 centimeters) off the floor or ground or under any other conditions that are approved.

b. Produce intended for sampling must be washed with potable water to remove any soil material in order that it is wholesome and safe for consumption. Your hand washing station can also be used for produce washing. **Please take special note** that Watermelons, Cantaloupe and other melons must be washed and sanitized in a large suitable container with a mild bleach solution before cutting for sampling.

c. Thoroughly wash your hands before the market and as necessary to prevent contamination of the food.

d. If all your samples are prepared at an approved kitchen and single use utensils are used once by the customer, an individual hand washing station is not required but only if the hand washing facilities designated by the market management are consistently used before the food is sampled.

e. Keep all samples in a container with hinged lid or behind other approved sneeze and handling protection. Each vendor has the responsibility to protect against contamination of samples from sneezing or touching. If you cannot assure your sampling methods can meet this standard you will have to consider a new method or discontinue sampling all together. In Marin County it is approved to provide a cup or other holder of toothpicks next to the hinged container for customer sampling. For the sampling of various nuts a shaker bottle is to be used as a dispenser. See attached illustrations.

f. Use disposable plastic gloves when cutting product for sampling. DO NOT REUSE GLOVES AFTER TOUCHING CONTAMINATED SURFACES OR MONEY OR PRODUCE.

g. Use tooth picks, wax paper, paper sampling cups or disposable utensils to distribute samples. In this way each vendor and his workers can prevent the hands of customers from touching and contaminating the food. **EACH VENDOR'S DISPENSING METHOD MUST PREVENT CONTAMINATION BY THE CUSTOMER.**

h. In Marin County sampling tongs can be used in only two cases. First when the vendor is distributing the sample to the costumer and second when the covered sample container has a small opening from which the tong's handle extends and can be safely used to obtain sample by a customer. Please see sampling illustration.

i. Use only plastic (nonabsorbent) or approved hardwood cutting boards or disposable paper plates for cutting produce for sampling.

j. Know where the approved toilet and hand washing facilities are located.

k. No live animals, birds or fowl shall be kept or allowed within 20ft (6 meters) of any area where food is stored or held for sale. This does not apply to guide, signal or service dogs when used in the manner specified in section 54.1 of the Civil Code.



## **5. REGARDING SAMPLING FOR FOOD PURVEYORS AND VENDORS**

**a.** All food purveyors and vendors should follow the same sampling guidelines for health and safety that are detailed above for the Certified Farmer's Market, especially with regard to hand washing and washing/sanitizing of all items and utensils used in sample preparation. Remember it is your responsibility to be sure the method you use to dispense samples is safe from contamination.

**b.** If you bring cold product to the market for sale the EHS requires you keep it cold at 41°F or below. That means you probably must ice it above and below.

**c.** Any product you warm at the market must be warmed to 135°F or above.

## **6. VIOLATIONS, CITATIONS AND FINES**

Violations of proper sampling and hand washing requirements are subject to re-inspection fees by Marin County or Alameda County Environmental Health Services (EHS). There is no fee for the 1<sup>st</sup> inspection and the re-inspection.. The 2<sup>nd</sup> re-inspection is accompanied by a fine of \$100.00. A 3<sup>rd</sup> re-inspection may be accompanied by a fine of up to \$300.00.



**“Hand Washing” and “Cleaning, Rinsing, and Sanitizing” Station  
Example #1**



**HAND WASHING AND “CLEANING, RINSING AND SANITIZING STATION” STATION**

1. Required basic items for proper handwashing station.
  - a. A 4 to 7 gal. potable water container with a free-flowing hands free dispensing valve.
  - b. One 5 gal. waste water bucket.
  - c. Paper towels--as many rolls as you need for market day.
  - d. Liquid handwashing soap.
2. All vendors that prepare and distribute samples are required to have a handwashing station by Marin and Alameda County Environmental Services.
3. Hand washing and other cleaning waste water must be disposed of in a facility connected to the public sewer system or in the potties of the market portable restrooms. Not in the grass, on the ground or pavement or in the storm drains.
4. The hand washing water dispenser can be used to wash produce for sampling.

**“CLEANING, RINSING AND SANITIZING” STATION:**

1. All cutting boards and non disposable utensils used for sampling must be able to lie flat and or totally submerged in the wash and sanitizing basins. After cleaning, rinsing and sanitizing allow cutting boards and utensils to air dry.
2. A sanitizing solution is 1 tablespoon of household bleach per gallon of water. Allow submerged items to remain in solution for 30 seconds. Allow to air dry. Sanitizing is a process that kills disease-causing bacteria.
3. Produce intended for sampling must be washed with potable water to remove any soil material in order that it is wholesome and safe for consumption. Cantaloupe, watermelons and other melons should be cleaned in a very mild bleach and water solution.
4. Both the “Hand Washing” and the “Cleaning, Rinsing and Sanitizing” stations must be set up before samples can be prepared and distributed.

**"Hand Washing" and "Cleaning, Rinsing, and Sanitizing" Station  
Example #2**



**HAND WASHING AND "CLEANING, RINSING AND SANITIZING STATION" STATION**

1. Required basic items for proper handwashing station.
  - a. A 4 to 7 gal. potable water container with a free-flowing hands free dispensing valve.
  - b. One 5 gal. waste water bucket.
  - c. Paper towels--as many rolls as you need for market day.
  - d. Liquid handwashing soap.
2. All vendors that prepare and distribute samples are required to have a handwashing station by Marin and Alameda County Environmental Services.
3. Hand washing and other cleaning waste water must be disposed of in a facility connected to the public sewer system or in the potties of the market portable restrooms. Not in the grass, on the ground or pavement or in the storm drains.
4. The hand washing water container can be used to wash produce for sampling.

**"CLEANING, RINSING AND SANITIZING" STATION:**

1. All cutting boards and non disposable utensils used for sampling must be able to lie flat and or totally submerged in the wash and sanitizing basins. After cleaning, rinsing and sanitizing allow cutting boards and utensils to air dry.
2. A sanitizing solution is 1 teaspoon of household bleach per gallon of water. Allow submerged items to remain in solution for 30 seconds. Rinse and air dry. Sanitizing is a process that kills disease-causing bacteria.
3. Produce intended for sampling must be washed with potable water to remove any soil material in order that it is wholesome and safe for consumption. Cantaloupe, watermelons and other melons should be cleaned in a very mild bleach and water solution.
4. Both the "Hand Washing" and the "Cleaning, Rinsing and Sanitizing" stations must be set up before samples can be distributed.



## Sampling



Essential required items for proper sampling: disposable single use utensils, covered sampling container, a knife and cutting board, disposable latex or plastic gloves, tongs and waste basket w/liner.



Vendor should provide containers with hinged covers to prevent food contamination from customer by touching samples.

Marin County EHS approves of the method pictured above. The customer can obtain a sample with the toothpicks next to the covered container

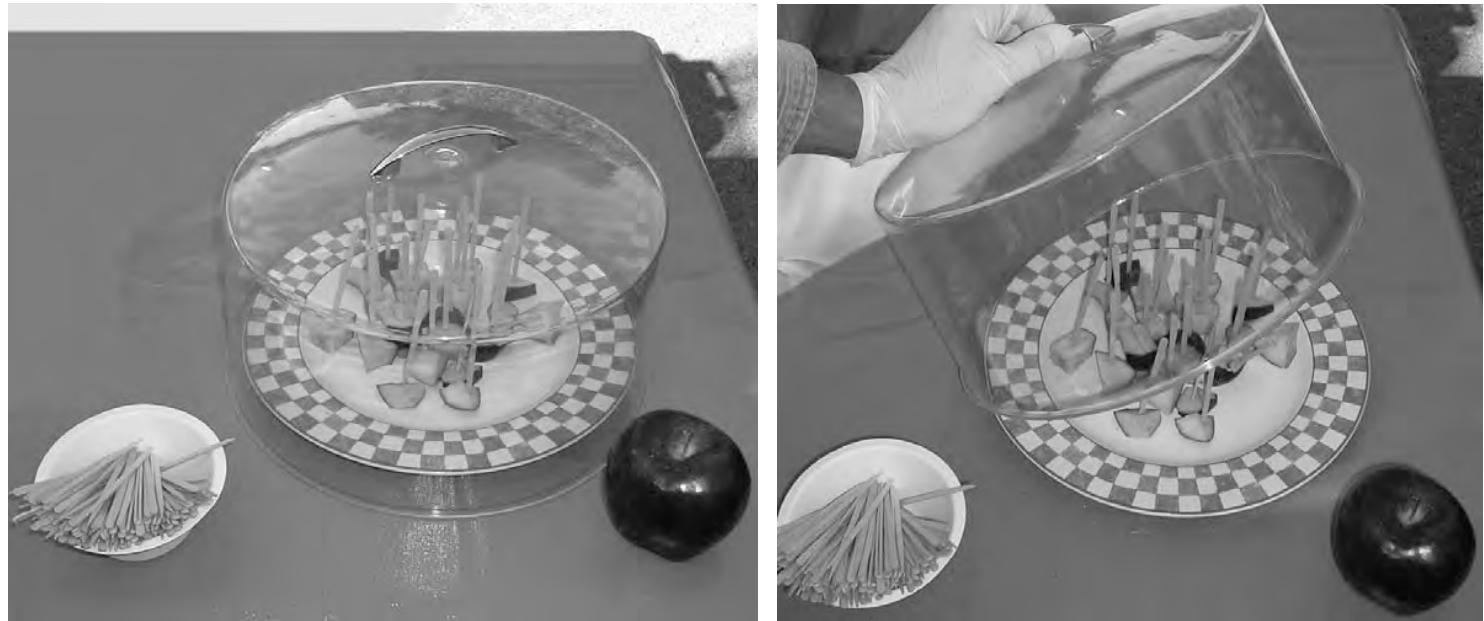


In this example the vendor gives out a sample using tongs.

This method provides the best way to keep the sample from being contaminated.

The vendor is in complete control of his sampling process and this method is highly recommended by the Marin and Alameda County EHS.

## Covered Sample Set-up



Here is an other example of how to protect your samples. Notice the samples have tooth picks already so customer does not have to touch the sample. The cake cover acts as a sneeze protector.



If you are sampling nuts of any kind, you must use a nut-shaker similar to the ones pictured above.

## Examples of Sneeze Protected Samples





## Maximizing Your Sales

Customer's come to a farmers' market for many reasons: freshness, quality, abundance and variety of product and farmers to choose from. But as farmers, we are all competing for the same consumer's attention, with similar products. So how do we set ourselves apart from our neighbor and maximize our own sales.

### Display

Your display should create attention and draw customers to your table. A well groomed display will appeal to the customer's senses, create excitement, increase sales and will also allow you to get higher prices because people will perceive a higher value in your products.

- Abundance – create the look of abundance. Stack high, use layers, or a wide presentation if you're using baskets. The fuller a display, the more appeal it has and the less able people are to resist purchasing the product. A small display, or one that is not full, looks picked over and gives customer's the impression that the best is already gone. All that's left is the dregs.
- Continuously restock and condense the display as you begin to sell out – impression of fullness
- Color coordinate your display. Mix up colors. Reds next to greens next to yellows. A colorful display is eye-appealing and therefore draws attention to your table. (example, diagonal design of beans, berries and squashes)
- Table covering – color of cloth and small pattern so as not to dominate the products displayed. But it creates a clean, professional look to your display.
- Keep things neat and orderly, both in your displays and behind your table – safer, appearance of cleanliness, healthier and more appealing
- Tarp covering, white works best, light and airy, red & blue are darker underneath and cast produce in unnatural and unflattering light
- Put something on the table to draw attention if your product cannot be adequately displayed, such as meats that are displayed in closed coolers– pictures, bouquet of flowers, unusual signage can draw attention to your table
- Aroma, crush herbs to release their scents. Apple producers can use cinnamon oils to dab the table to create an appealing aroma.

### Signage

Signage is critical to success – a sales display without signage is just a display because there are no sales. Customers are not comfortable asking for prices – it makes them feel committed to the sale before they know if they really want it. Instead of asking, they will walk on to the next vendor who has made the effort to put out signs.

- Each product needs a price sign, in bold, easy to read lettering.
- Sign should also include additional information, minimally what the product is.

- Informational signs can be as good as having an additional sales person if they include enough information
- Signs should be placed up where customers can see them, even if they are 3 deep at your table. Large enough to be read from the aisle.
- Coloring – avoid white background – it draws the eyes away from the product; black on yellow; green, red or black on off-white
- Laminated signs don't wear out as quickly, can be cleaned and if you use a grease pencil, can be changed.
- Always include a sign with your farm name and location so people know who you are and can begin to identify with you. Keep this sign high and prominent.

### Create a herding effect

Customers do not like to be the only one at your table. Rather they are attracted by others already at your table – they want to know what the attraction is. So create a herding effect and sales will rise.

- Sampling sells products. Rather than putting samples on a plate for people to pick up, have someone invite customers to try a sample by handing them a fresh piece with tongs. (This cuts down on the grazing effect and only those who show an interest are invited so as not to be annoying) Once this gets started others don't want to be left out and soon you'll be sold out.
- Offer recipes, cooking instructions or preserving instructions, especially for new products and varieties. Customers love to try a new recipe, so as they pause to look over a new recipe, they'll purchase the ingredients, but they'll also help to create the crowd at your table.
- Demonstrations – can you do a demonstration such as a beehive, a fishtank, a craft demo, etc. that will create attention?
- Step out from behind your table and get things started if necessary.

### Your product

All the display and merchandising techniques and customer service in the world will not overcome bad product.

- Product should be first quality, anything less should be marked as such and not given prime display space.
- Product should be fresh. That's one of the key reasons people come to a farmers' market. If we don't satisfy that need for customers we'll lose them to the competition.
- All produce should be thoroughly washed before it comes to market. Clean produce looks more appetizing and actually will command a higher price again because it has perceived value. (*able to sell 17 bushels of squash at \$2 each, while a neighbor with unwashed squash could only move 2 bushels of the same squash at 75cents*)
- All products should be displayed up off the floor – no matter what it is. Nothing is appealing on the floor even though we know it grew on the ground, it was a muddy mess 2 hours ago – the customer doesn't need to know that.
- Intersperse popular items with other products to encourage customers to view your entire display. (*i.e. Chinese greens placed next to Swiss Chard introduced customers to a new green and created interest and sales for a lesser known product.*)
- Display similar products together; i.e. root crops together, varieties of peppers together, etc (*It creates a great visual – large, abundant display.*)
- Set yourself apart from your neighbor by growing a wide variety of products; i.e. 5 types of eggplant or 8 varieties of hot peppers. (*By offering a wide variety of choice it creates excitement for a product and it's harder for customers to resist trying at least one variety of the product each week. For example, 5 varieties of eggplant, created excitement for newer varieties like miniature, white and pink eggplant.*)

- Add value to your products. It can be as simple as painting a face on pumpkins, drying gourds and making birdhouses of them, or making jams and jellies from your produce. Value added products command a higher profit margin. (*a simple gourd birdhouse created enough attention that we sold bushels of gourds at \$4 each so customers could make their own.*)

## Pricing

This is probably the area where I've seen the most failure at farmers' markets. Many farmers are afraid to price their products for what they are worth and then keep their prices there. Remember, price what the market will bear, not what you would be willing to pay. Most customers would be willing to pay far more than what you would for the same product.

Some key points about pricing:

- Price is a perception of quality. When you price your product too low, customers perceive it to be of inferior quality.
- Don't try to undersell the supermarkets. Customers will pay for high quality, fresh produce, direct from a farmer, even if the price is the same or slightly higher than the supermarket.
- You know your prices are too low if you sell out early or if no one complains.
- Use mix & match pricing to encourage larger sales (*ie cucs/zucs/yellow*)
- Use multiple pricing strategies to encourage larger sales; i.e. 3/\$100 rather than 35 cents each
- Do not reduce prices at the end of the day. It only teaches people to come at the end of the day to get bargains. You don't get the prices you need to maintain your farm and family, you don't significantly increase the amounts of product you sell to make up the difference in price and your early customers get angry if and when they find they paid more for the same product. And they DO find out.

## Promote yourself

Promoting yourself is about customer service. And good customer service creates loyal customers who shop with you and only you, every week. So,

- Smile and be friendly
- Let customers get to know you. Farm and family pictures along with your farm sign allows the customers to get to know you. Wear clothing with your name on it or name tags. As they become acquainted with you, they develop a loyalty to you. Once this occurs, they won't buy the products you sell from anyone but you.
- Get to know your customers. Learn their names, their kids names. As they approach, call them by name. Again, it makes them feel a part of your family and they develop a loyalty to you.
- Learn your customers shopping habits and cater to them. Again, they develop that loyalty. (*purple cauliflower customer*)
- Invite your customers to come back. "I'll see you next week" makes them feel they are appreciated and they look forward to coming back next week. It makes them a more frequent shopper.
- When you're busy with customers, take a moment to acknowledge those waiting. "I'll be right with you" even just a good morning. This simple acknowledgement may mean the difference between them waiting the few minutes for your attention, or walking on to the next vendor down the market aisle.
- When you are not busy with customers, get busy with your display. Rearrange, restock, anything to give the appearance of busy. Customers are attracted to busy people. Those that are standing around, sitting on the tailgate, are not inviting to customers and they will walk on.
- Do not eat or smoke at your table. If you must, take a break from your booth and do these things elsewhere. People don't want to buy from someone with a cigarette or chewing on a sandwich.
- Are your clothes clean and neat, your hair clean and combed? If not, you're not maximizing your sales. Don't come to market straight from the fields. Customers expect their food and their salespeople to be neat and clean, even if you were in the fields harvesting just an hour ago.

- Always educate your customers about your products. Talk knowledgeably and share information with them. They are interested in how their food is grown and harvested, agricultural issues (as long as they are not controversial), and how to prepare and preserve the foods they are purchasing. Encouraging their connection to agriculture fosters their continued support of the industry and consequently your sales. (*Discussion of washing solutions and sanitizing practices was remembered by one customer, who now buys from me first before she looks at others tables.*)

The right combination of product, display, merchandising techniques, pricing and customer service will help you to increase your sales at farmers' markets. You'll not only be able to get a higher profit margin, but you'll increase customer traffic in your booth and increase the size of each customer's purchase. It takes time to implement and perfect the techniques that will work for you and show customers your new and improved salesmanship skills, but it will build over time and you will know the effects – where it counts – on your farm's bottom line!

Diane Eggert  
Farmers Market Federation of NY

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## Vendor Tips for Increasing Sales

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### Vendor Tips for Increasing Sales

#### 1. Keep Customers in Front of Your Stall (Sampling, Eye-Catching, Broadcasting)

##### SAMPLING

- The Herding effect is important
- Don't say, "Do you want a sample?" It's easy to say no. Instead, say, "Have you ever tried...?" They slow down. **You want people to slow down at the stall.** The bigger the stall, the easier it is to get them to stop.
- Sample your best, ripe produce.
- Do a comparative tasting at your own stall.

**SAMPLING TIPS:** Piles with toothpicks = grazing, free food for people, they are gone (Do not do this.) You want to keep people at the stall. Sample one slice at a time or out of your hand: time to tell them 3 things about your product (where it is grown, how it is grown, etc.) Use a gloved hand for sanitation or a 12-16 inch tong and be sure to follow the proper [sampling guidelines](#).

**SOMETHING EYE-CATCHING:** Put something unusual at your stall - kohlrabi (looks cool), a huge pumpkin, etc. It gives you something to talk about, makes people slow down when passing your stall.

##### BROADCASTING: When you talk to the crowd

Example: Does anyone know how to... (i.e., putting corn in the dishwasher). End sales with, "See you next week!"

#### 2. Provide Great Customer Service

- Educate customers about the varieties, how they are grown, etc.
- Have tips on how to cook or freeze food.
- Explain how to make items last longer. Customers will buy more.
- Make sure to have enough help so that customers do not have to wait too long. Devise a system that helps you identify the order customers have arrived in.
- Memorize your regular customers' names and greet them with a smile. Try memorizing two new names per week.
- Educate yourself about what the other vendors at the market have so that you can be of help when customers are looking for certain items. It will also give you ideas for your own stall.

#### 3. Increase Dollar-Per-Customer Purchasing

- Put up signs: "Next week...xxx...will be in."
- Offer new varieties (you want to feed the family every week)
- Try having some selections pre-packaged in family sized portions
- At busy markets you need to reduce transaction time. Have some items pre-weighed, pre-packaged.
- Mix and match techniques (Bakers dozens, give them the 13th free); some already in pints; bulk sells more.
- Salsa pack: tomatoes, onions, cilantro, peppers, etc. (Value added-already packaged)
- Mixed pepper pack (pretty, eye-catching)
- Try creative packaging: Nuts packaged in plastic that is in the shape of a carrot ("Easter gift")
- Soup mix: Pre-package everything the customer will need for the soup

#### **4. The Key to Direct Marketing is Repeat Buying**

- Know your market. Know your Customers. Are people browsing or are they there to quickly get things they need?
- Think from the customers' point of view.
- Maintain consistent freshness, supply and quality. (Only bring stuff you are proud of.)
- Farm identity: Use farm name and logo so they know who to come back to. Use as much labeling as possible.
- Consider frequent buyer programs (works well for things like flowers). Give them a punch card, and after 9 purchases, the 10th is free. (or something similar)

#### **5. Merchandise Your Stall**

- Make a focal point to draw people in.
- Pile produce up. Tilt the containers. Have it artfully "spill over" from nice containers. Get produce out of tubs and boxes. Use bi-level merchandising.
- Think in terms of colors, shapes and textures. Balance aesthetics with practicality.
  - Use contrasting color tablecloths.
  - Display items that go well together visually and when prepared. Think about complimentary colors like the red of tomatoes and the green of basil. They go together in all sorts of ways. It's enticing!
- Show prices! Tell varieties. Laminate your signs so you can write new prices, etc.
- Use big signs for branding. Take a picture of your farm. Put the name of farm on it. Laminate. Put on paint stir sticks.
- Consolidate items as they are sold to give the appearance of abundance, even when there is not abundance.
- Keep things well organized.
- Use product props like farm equipment, an old wheelbarrow, etc.
- Make an investment to have a nice display.

**Don't forget why people are coming to the market:** freshness, flavor, from a farm, friendly atmosphere. Use this information in your signs.



## Some thoughts on selling at farmers markets

22 lessons in running a successful farmers market stand, from someone who's been in the business for almost 25 years ... starting at age 9.

By Nina Planck, founder of the Regional Food Council

The RFC is a non-profit dedicated to developing the market for local foods.

For more information, you can contact Nina at [planck@rcn.com](mailto:planck@rcn.com).

**Posted May 11, 2004**

In 1999, I created the first farmers markets in London, England. The first market opened with 16 farmers selling fruit, vegetables, meat, poultry, cheese, bread, plants and wine. Today, London Farmers Markets runs 13 farmers markets (12 are weekly) in London all year-round, serving about 115 farmers and food producers whose total sales at the markets are about \$5 million per year.

These suggestions for marketing at farmers markets were originally written for the farmers selling at the London markets. Most had no experience with direct marketing.

These ideas, revised for American farmers, rely on my experience selling at farmers markets in the Washington, D.C. area since 1980. My parents still make a living selling vegetables at farmers markets only. In 2003, we attended 14 farmers markets each week. My mother is a demon farmers marketer and I learned a lot from her. I am never happier than when I'm filling baskets, changing prices, talking about tomato varieties or what to do with fennel, and taking money. I also look at markets as a customer, cook, journalist, farm advocate, and market manager.

**The Plancks are very good at marketing now, but we used to be hopeless.** Farmers markets were new in our area in 1980. We had to figure out how to do everything. In retrospect, it's clear that we weren't quick. It was years before we displayed our produce attractively (see archival photos below). It was years before we wrote good signs—and laminated them so that they weren't ruined by rain. It was years before we stopped growing--and trying to sell--things customers didn't want.

Many of the examples below are about fruit and vegetables, but the principles apply to everything you see at farmers markets, including plants, flowers, and bread. I also include specific comments for meat, dairy, and poultry producers.

You are welcome to distribute this to market organizers, farmers, and food producers--or anyone else who is interested in the market for local foods.

These are things we know work well. We are still learning. Do what works for you.

### **1. The more information the better. Prices are the bare minimum.**

Customers love signs and explanations. You must label everything with a name and a price. For some reason, food without prices doesn't sell well. Many people are too shy to ask directly about prices. But there is much more you can say.

How much does it weigh? How do you cook it? What is it called? How hot are the chilies? How is it different? Where is your farm? Why is it scarce? (WE HAD A FROST) Why do the apples have spots? (WE DON'T USE FUNGICIDES) One of my mother's most effective signs: WE GROW REALLY GOOD BEANS.

#### **Suggestions for other handouts:**

- Write a description of your farm (location, acres, ownership, family history, crops, animals, climate, workers). Write a description of your methods of production. Are you organic? What does integrated pest management mean? What does grass-fed beef mean? Why is it better than grain-fed? What breeds do you raise? Why? If you answer a question often, write it down. Save your time and help shy customers who will read a sign but won't ask you a question.
- Bring articles and information about your farm and its role in agriculture. When an agribusiness meat processor recalls tons of beef because of E coli, or E coli is found on organic lettuce, be ready to answer questions from customers. Tell them what you know about agriculture, food safety, or animal welfare. Good customers want to learn about farming and foods. You must help them.
- A brochure with cuts and prices is particularly helpful for meat, poultry, and cheese producers, especially when your prices and cuts are steady throughout the season.
- Recipes are the indispensable hand-out.

### **2. Charge what it's worth. Is it superior, rare, organic?**

Better food is worth more. When you have a superior product (better than the supermarket or even the farmer next door), charge more. Some customers are price-conscious and some aren't. When you give away good produce at rock-bottom prices, customers often buy the same amount

anyway. The refrigerator is only so big and a family only eats so much.

If your product is rare (a scarce variety or the only one on the market), charge what it's worth. If your product is organic, price accordingly.

Customers do expect value for money. Give them bargains when you have a lot of something, or if it's inferior (too small or slightly bruised or too old).

When you do have a bargain price, promote it with large signs, visible placement, multiple locations, and polite suggestions.

Offer discounts for volume. We typically sell squash and zucchini for \$1.60/lb, or, when it's scarce, \$2/lb. That's not cheap. But if you buy 5 lbs or more, it's \$1/lb. We also sell slightly more than 5 lbs in a gallon basket for \$5. We move a lot of squash that way to price-conscious shoppers who like squash. We still get top price from the people who want just three zucchini.

### **3. Value for money is always right.**

It's not a question of high or low prices. A good market—and a good stand—has high-end treats, less expensive foods in larger quantities, and items in between. It's a question of the right price. Your prices may change during the market, from week to week, and throughout the season. Don't be afraid to change prices. When you do, you must change the sign immediately and tell all your staff. It helps to make an announcement about a price reduction as you change the sign. People like to know.

If it doesn't sell, the price is probably wrong. Or the customer does not want that product, or isn't attracted by the way you're selling it.

### **4. Give samples.**

People love to try things. Teach them about your favorites. If you're tired of Golden Delicious apples and prefer Mutsus, say so. Twenty years ago we started to teach people that pickling cucumbers are wonderful in salads. They have thinner skins and better flavor than standard American cucumbers. We kept searching for new varieties. Now we grow Armenian, European, and Middle Eastern types which are better yet. We sample them all and many people tell us they are the best they've tried.

I often give away a new variety, such as the fluorescent purple eggplant Neon, just to encourage customers to try unusual things.

### **5. Suggest ideas—especially when it's familiar or in surplus.**

People often just don't know what to do with things they see. Tell them how you like to cook it. They often want to try something new, especially with familiar, well-supplied vegetables like zucchini.

When you have a glut, customers feel overwhelmed by the surplus and ever-lower prices won't inspire them. You must give them more ideas. Such as:

Go beyond zucchini bread! Try zucchini soup, zucchini pasta, zucchini frittata, grilled zucchini. For a simple and beautiful dish, peel zucchini with a vegetable peeler and dress with olive oil, lemon, parmesan and pepper—zucchini carpaccio.

Another good sign: HOW to MAKE the MOST of a SURPLUS. Here you tell them how to preserve things easily and on short notice. For example, when I come home with more fresh herbs than I know I can use in three days, I toss them in the food processor with olive oil and salt. Thick or thin, the herb paste is great on vegetables, bread, fish, poultry, and meat.

### **6. Eat your own food.**

Nothing is more discouraging to me than hearing 'I don't know what it tastes like' from a farmers' market worker. All staff—those who work on the farm and those who only sell at farmers markets—should eat the food. Restaurant staff have wine and food tastings for staff so they can answer diners' questions fully and—yes—subjectively.

### **7. Give customers personal opinions.**

You must be able to answer objective questions—is this apple sweet or tart, does this onion store well, is this cut of meat good for the grill? However, customers also appreciate personal comments. If you have favorites, say so. If the customer is asking about apples but you don't especially like apples, be honest ('I'm not a great apple eater, but people say these have the strongest flavor') and stick to objective descriptions ('Good for baking'). The customer will admire you for it.

### **8. Tell them how to keep it.**

No one likes to waste good food (or flowers). If you tell customers how to keep what they buy

fresher longer, they won't fret about buying too much. For example, make a sign saying:

## HOW to KEEP LETTUCE

Wash, spin dry, and wrap it in a damp kitchen towel in the fridge for several days.

### 9. Quality is everything.

Ultimately, farmers markets will not succeed simply because we are farmers and the folks down the road are not. They will succeed because the produce is superior to what consumers can buy elsewhere and the price is right. If your peaches are green or mealy, your corn is immature, your beans are tough, your meat is poorly packaged, your bread is stale, your lettuce is wilted, or your tomatoes are tasteless, customers won't come back. Taste your products. Do they measure up?

In a customer survey we've taken at a popular London farmers' market, freshness and quality were the top things customers volunteered in answer to the question: What's good about a farmers' market?

No other answer—not meeting the farmer, not saving family farms—came close. Customers did cite these (and other) considerations, such as organic foods. Value for money was also at the top. But freshness and quality were tops—and freshness is really a form of quality. Which means that quality and value for money are the main reasons people come to market.

We are lucky that farmers' market customers are discerning: that's why they shop at the farmers' market. But with regular exposure to fresh, seasonal, high-quality produce, they will become more discerning, not less. You cannot give them the same old apples week after week, or uneven quality, or bad prices—and expect them to come back simply because you are a farmer. They will shop elsewhere.

### 10. Choose good varieties and breeds.

Supermarkets offer the same cosmetically perfect bland foods, from apples to bread to cheese. We need to offer something better, and different. The sweetest strawberries, hand-made bread, pastry with real butter, raw honey, fresh eggs, marbled, well-hung beef.

I don't believe there is a better-tasting strawberry than Earliglow. It is smaller than other commercial varieties, and its season is early, but we charge more for Earliglows than most farmers do for varieties I find sour and watery. If you grow a good variety or raise a good breed with some noticeable downside (Earliglows are small), don't hide it. Explain it.

For processed foods, use good ingredients and tell customers why your jam or cheese or bread is different—it's hand-made, cured properly, or not treated with chemicals.

Flavor is the most important quality in food. But there are other ways to distinguish your product from the supermarkets. It should be fresher because it hasn't traveled far. It should be exactly the right maturity and texture—something supermarkets often get wrong because of transportation needs (hard pears, mealy tomatoes). Rarity itself can be a virtue. Grow traditional and unusual varieties and breeds.

If your product has any good quality—plum tomatoes makes thick sauce, a breed of beef is good on the grill because it's lean, a donut peach is easy to peel—say so.

### 11. Have something to sell all season.

This is especially critical for fruit and vegetable farmers. It's not worth coming to market only to sell asparagus for three weeks a year. To make a good return from markets, you need to have spring, summer, autumn, and winter crops. Extend the season with covers, by growing cold weather crops, or planting several batches of carrots for a steady supply of young carrots if they are popular. If you want to sell seriously at markets, you may need to change your growing patterns.

### 12. Sell a variety of products.

A stand with one product (only sausages, potatoes, or juice) holds the attention of customers for only a moment: either they want the one thing you have to sell or they don't. Sell a variety: many different vegetables, even in small quantities, flavors of juice, cuts of meat. Customers will stay longer and spend more.

### 13. Bags.

Place bags everywhere within easy reach of customers. Customers are blind when it comes to bags. This is a farmers' market mystery.

## **14. Work with the manager**

If you have a problem or suggestion, tell the manager. Are the market hours right? Do you have requests from customers for something no producer is supplying? Tell the manager about your farm. The manager serves you and represents you to the public.

## **15. Cultivate regular, loyal customers.**

We aim to build a base of customers who shop regularly at farmers markets. We don't want 10,000 one-time-only purchases from the occasional passer-by. We want 100 people to shop 100 times at farmers markets. Or 1,000 people to make 10 purchases. We want people to come to market to spend \$10 – 40, not \$2.50. That means people who are doing the weekly shopping at the farmers' market, often for a family, week in, week out. This usually means people who come for quality, not for rock-bottom prices.

You must remind customers that the market is open every week. Encourage them to bring friends, colleagues, family, and neighbors to the market. Tell them about other farmers markets you attend.

## **16. Pile it high and fill it up.**

You must restock constantly. Consider carefully who takes money and who restocks at market. Some people are better at one job than the other.

### **The Smallest-Container Rule**

The produce you have should always be in the smallest container in which it fits. If you start out with a crate of apples, keep it full throughout the whole market. If you have only half a crate left, find a smaller basket. By the end of market we often have one fennel bulb in a small basket, a few bell peppers in a quart box, squash in a gallon basket. Customers dislike buying the last of anything—it looks like the dregs. The smaller container looks like abundance.

## **17. Don't be afraid of competition.**

A good market has a balance of producers with a balance of produce and prices. Good markets shouldn't have too many producers or too many large operations. For one thing, such markets become impersonal. There shouldn't be more producers than the customers can support, or more producers of one food than demand for it. But the best markets have plenty to offer customers.

Farmers markets are a basic form of cooperative. You all agree to sell by the rules for a few hours each week agree. You are stronger together than alone. Why?

Every market needs a critical mass of producers or customers won't bother to come to market. They'll go to the supermarket instead, where they know they can 'get everything.' To attract good customers, the pork farmer needs the vegetable farmer, the honey seller needs the baker, and the egg producer needs the fruit grower. Imagine how little business we would do if each stall were on its own street corner instead of all gathered together at the farmers' market! Regular customers especially expect to be able to do a full week's shopping. Regular customers spend more money than passers-by.

This also means that one vegetable or fruit stall is not enough. Customers want—and deserve—a mix of produce, prices and styles. No farmer is guaranteed a monopoly. It seems like a paradox: at market, the farmers need each other—and they also compete with each other. So how do you compete? Specialize. Do what you're good at. Tell the customers why you're different and better. Set your own standards. Always charge what it's worth.

We faced new competition in those early years, and we still do. If a farmer is out-selling, under-pricing, or out-producing you, these are things you can do:

- **You can compete on price.** This has limited usefulness. Many farmers at the London markets know markets that collapsed under competitive price-cutting. The farmers' market has to work for all the farmers. Customers will not come to a market with only one stall still standing after a price war. Price-cutting for the sole purpose of grabbing market share—i.e., to drive the other producers out until you are the last one standing—is not the answer. It's anti-social, it rejects the cooperative spirit among producers, and in the long run, it's self-defeating. It does not mean that each customer buys more. It leaves every farmer with lower sales. It does not attract or maintain regular customers. It is the lazy way to compete—customers want freshness, quality, and value. Give it to them.
- **You can compete on quality.** You can stop using sprays or grow a better-tasting vegetable or even a slightly different product: in Virginia, we grew smaller melons when we were out-produced on the standard large melon by warmer farms with sandier soil. People living alone preferred a one- or two-serving melon. You could grow baby leeks or red lettuce instead.
- **You can sell that item at another farmers' market.** The more markets you attend, the more choices you have, and the better you will know what sells where, what competition you can beat, and what your niche is.
- **You can stop competing and sell something else.** Find your niche. You don't have to

- grow what your neighbor is growing. Specialize and diversify.
- **You can perfect your act.** This is marketing. That means better signs, better sales, nicer and faster people serving customers, a better display, more recipes and samples. If you need to sell a lot of eggplant, put it in four places. Put produce in different boxes and baskets. Use creative pricing (not under-pricing).

In the long run, the answer to competition is stability. The goal at any farmers market serving producers and consumers. Ideally this is accomplished through a regional network of markets managed by the same organization. That means enough markets for the producers, enough producers at each market, and enough choice for customers. Each producer's business becomes more stable as the markets become more regular.

Stability doesn't mean that in five years you will be growing what you're growing today, or that customers will buy it. See the rest of these notes: you will grow new things, try new sales techniques, get more customers, and learn things from new producers. (There will be new producers.)

The early stages of a new farmers' market can be hard for everybody, including market organizers, producers, and customers. It is not stable from the very beginning. But it will be, if market organizers and producers are patient.

### **18. Make chilled foods visible.**

Meat, poultry, dairy, and egg producers, and those selling chilled processed food like egg pasta, have particular challenges in display. You need to show off your food just as the peach and tomato farmers do, piled high and colorful and seductive. Sometimes a meat or poultry farmer seems to be selling nothing at all. There is a sign with prices—or should be—but no food in sight.

At many farmers markets, including London Farmers Markets, there is access to electricity. Farmers use chilled glass display cabinets, which look beautiful and allow them to sell fresh meat, sausages, meat pies, smoked fish, cheese, and more.

Meanwhile, most producers sell fresh or frozen meat from plastic cooler chests. No one can see the lovely foods. They can't choose their own. They can't browse without making a commitment, and they find that embarrassing. These are all barriers to more sales.

I admire the set-up of a buffalo producer, Cibolla, who sells at the Falls Church Farmers' Market in Virginia. Cibolla has created the sense of a butcher shop in the open air. They have created a U-shaped stand to invite customers in without making a commitment, so browsing is possible. Customers are invited to rummage through the plastic bins for frozen meat, so self-selection is possible. (Their marketing materials are also excellent.) One improvement they might consider: a nice color photo of each cut on the chest. The white plastic containers aren't very distinctive.

### **19. Bring photos of your farm.**

Bring not only your food, but also your farm to market. Pictures of crops, animals, processing (say, making cheese), and workers with crops and animals are interesting and charming to non-farmers and bring life to your stand. Pictures also reinforce the message that we are all linked to farmland through food.

### **20. Be cheerful and active.**

A bored, sullen person behind the counter is fatal. Without being a hyper sales-monster, be enthusiastic and friendly. You must move about the stand. Walk to the front of your stand every ten minutes for the customer's view. Pick up trash, even if it's not yours. You must demonstrate your high opinion of your products. You cannot be ignorant about products. You must give customers a reason to buy. Avoid sarcasm, indifference, smoking, music, and the impression 'I just work here.'

### **21. Perfect your marketing equipment.**

Growing vegetables or raising animals is only half the battle. Do not neglect the infrastructure of marketing. Have a good sign box with magic markers, blank paper, tape. We organize signs by product in a small plastic recipe box. The PEPPERS file, for example, contains all the pepper signs (bell, hot, frying) with various prices and quantities. When you get to market, you need only choose the sign you need.

Our market report tells how much you brought, what price you sold it at, and when it sold out. When we're loading for next week's market, we have a good idea of what the market can sell. We refer to the market reports year after year.

Bring enough change to get you through the early \$20 bills. Experiment with tarps until you find the right one. Bring wet towels to keep lettuce from wilting in the heat. Use white side tarps to keep everything shady. Make sure every market has the baskets, boards, and tables it needs. (We use a check list.) Our marketing equipment is modular; it works at every market. Usually it has two purposes: it's part of the load itself and it becomes part of the display.

## **22. Some modest numbers.**

Like most small business owners, farmers seldom discuss how much they make. My parents, Chip and Susan Planck, have always believed that the success of farmers markets depends on the success of farm businesses. We hope that by sharing information about sales, we can encourage more farmers to sell at farmers markets.

On August 29, 1999, my parents were in England to visit my first London farmers market in Islington. Our summer college-age farm workers selling vegetables at Dupont Circle, in Washington, DC made \$4800 in four hours. It was a market record (since surpassed).

- Among many other things, they sold 1250 lbs of tomatoes for \$2/lb—about \$2500, or half the total sales. They sold out of tomatoes.

Lesson 1: **Specialize.** (We grow 25 varieties of tomatoes.)

Lesson 2: **Grow the best varieties.** (If it isn't delicious, we don't grow it.)

Lesson 3: **Give samples.** (Our customers ask for tomatoes by name.)

Lesson 4: **Treat it properly.** (Our tomatoes are ripe and unbruised.)

Lesson 5: **Charge what it's worth.** (We are not fancy, but customers think our tomatoes are worth \$2.40/lb. Some of our prices are higher than the supermarket or the stand next door, some lower. Between you, the competition, and the customer, you learn what it's worth.)

- They sold 6 bushels of basil, about 180 bunches the size of two hands at \$2 each.

Lesson 1: **Grow what the customers want.** (We used to try to sell whole basil plants, with the muddy root and all the stems still on, for \$1. Now we cut just the leaves, wash and bunch them and make ten times more money per plant.)

Lesson 2: **Grow high-value crops** on small pieces of ground. (Basil is also light and small to carry to market.)

Lesson 3: **Grow something the supermarkets don't.** (Basil in supermarket pots dies before you can use it; the cut basil is old, over-watered and over-fed with nitrogen. It doesn't last and it's bland.)

The Plancks pay a fairly substantial fee at this market. We are glad to do it. With markets like this one—and thirteen others, including somewhat slower weekday markets—my parents are able to farm for a living. Average annual sales from 1998 to 2002 were about \$325,000 and in 2003, a bad year for weather, sales were a record high of \$350,000. (The biggest expense is labor, about \$110,000.) They sell only at farmers markets and have no other income. Farmers markets saved our farm.

That is why we have worked hard, not only to sell more vegetables, but also to convince customers and communities that farmers need a stable network of well-managed farmers markets in every suburb, town, and city. Every farm selling direct has different means and needs, but we all rely on convincing customers to buy local foods. It is notable how diverse farmers markets are. Many farms smaller and larger than ours—in acreage and sales—rely on farmers markets too.



# Marketing the Market

*"Marketing is the whole business, taken from the customer's point of view." - Peter Drucker*

## Coming Together

*How can the market, vendors, media, local business and the community collaborate to create a thriving, vibrant marketplace each week?*

**Page 2**

## Maximize Your Business



*What factors draw shoppers in and which can send them running?*

**Page 3**

## Focus on the Market Experience

*Are you doing all you can to make your market a welcoming, lively and convenient place to shop?*

**Page 4**



## Getting the Word Out



*What are the best methods to get the buzz going about your market?*

**Page 5**

## Market Newsletters

*Paper or e-mail: which is right for your market and what do shoppers want you to include?*

**Page 6**



## Connecting with Your Community

*Much can be gained through partnerships with your community. What might work for your market?*

**Page 6**

# Marketing Principles

*Most markets have preciously few advertising and promotion dollars and therefore need to seek the biggest bang for their bucks. Even if your market is blessed with a large ad budget, you will want to spend it effectively. The following general principles of marketing can be helpful in guiding your market in getting the most from your money.*

## 80/20 rule

Keep the 80/20 rule in mind: 80% of your business comes from 20% of your customers. (Koch, 1998). Getting to know the names and preferences of this core group solidifies their commitment to your market and helps to ensure they keep coming back week after week.

## Word-of-mouth

Word-of-mouth is far more effective than paid advertising. If a market is well organized, customers will perform the bulk of advertising and marketing in their conversations with friends and acquaintances (Corum, 1999). Encourage frequent shoppers to bring their friends and family and offer them flyers to share.

## Get Covered

An industry rule-of-thumb is that editorial coverage is seven times as valuable as paid coverage (Corum, 2001). Your market's money might be best spent by hosting special events. If your event is based on market products and offers something for consumers (demonstrations, recipes, giveaways), chances are the local media will cover it. That article or radio

story will be noticed and remembered more than an advertisement.

## Advertise Wisely

Effective paid advertisements rely on repeated messages with a simple, consistent message delivered through a medium (newspaper, radio station, TV station, sign) that your targeted customers use regularly. On average it takes at least six exposures before a consumer responds to an advertisement. Your market might want to consider prominently placed, uncluttered signs as your first marketing priority. Having a logo or a clip art image you consistently use to symbolize the market will increase the likelihood your shoppers will notice and remember your ads and signs.



## WHO ARE YOUR PARTNERS?

Farmers' markets are multi-leveled partnerships. Beginning with the farmer's connection with the land; if care is not exercised, the land may lose productivity. The vendor is in partnership with the market; and again, if care is not exercised, productivity may suffer. There are also interdependent partnerships between the market and shoppers, media, local business and the community as a whole. When we ignore anyone of connections, the market and its vendors may not achieve their potential.

Through marketing the market, many of the preceding relationships can be strengthened. When vendors make the effort to market the market as a whole (see ideas at right), the market is able to fully realize its promotions—be it special events, newsletters, media coverage or other activity.

The market can, in turn, market its vendors to a wider audience. Farmers can be profiled in newsletters and on the web, included in media kits, and celebrated in special market events. Once the community learns details about a vendor, it's more likely they will spend their dollars with that person. Markets have every rea-

son to highlight specialty producers—they're what make the market unique.

The market and local media also have every reason to collaborate. If you are hosting a special event, that is something the community will hopefully be interested in and the media will take notice. The market can be an asset to the press, as well. By creating a media packet (see page 5) and building relationships with reporters, the market can save the day when news and story ideas are slim.

If attendance at your market is sizable, local businesses should appreciate the traffic you bring to the area. Considering approaching these businesses with ideas for cross-promotions. Ask stores to place market posters in their windows and offer to distribute store coupons good only on market day.

And finally the market's partnership with its shoppers. Convenience is the buzzword of the day—grocery stores are open 24-hours a day, carry every imaginable fruit and vegetable, and even offer complete ready-to-eat meals. Are you making it as easy as possible for folks to shop with you? (see page 4)



## Selling is a Job Interview

*It's true! Shoppers generally have little idea of what it takes to bring your products to market. If your product display has caught their eye, they then turn that eye on you. What image are you conveying? Like it or not, they evaluate the care you've taken with your appearance and apply that to the care you take with your product. Are you "saying" what you want people to "hear"?*

- Remember you represent your farm
- Offer friendly, knowledgeable service: remember names, invite them back next week
- Aim for a short wait time; when things get busy, acknowledge those waiting
- Be a picture of health and cleanliness
- Go in costume if its your style and not too outrageous
- If you aren't experiencing a comfortable atmosphere at the market, neither are your customers
- Be enthusiastic
- Avoid eating and smoking

## Salesmanship

*Every so often, step outside your stall. Walk the market as a shopper and evaluate what customers are drawn towards. Some vendors always attract a crowd; take time to notice what you might be able to improve about your own presentation.*

- Keep active
- Place your scale up front to avoid turning your back
- Orient cover to give shade to your customers
- Know your products: how are they grown or made; how to best store and ways to prepare them
- Build loyalty: give some free extras for your best customers
- Offer recipes and interesting facts
- Give away a new offering for your shoppers to sample; ask them to come back next week with feedback
- Notice what's already in their bags—what might you have to complement their purchases
- Offer a sample: "Have you ever tried ..." then follow-up with an interesting fact about the product
- If you get a complaint comparing your price with a competitor's, respond politely with "I believe they know the value of their product."

## Stall Display

*Everyone has a personality; your challenge is to make yours come to life through your choice of colors, materials and props. Chances are someone else offers similar products and you want shoppers to notice you.*

- Keep it high and watch it fly-your products gather more attention when your display has many levels beginning with crates raised off the ground up and ending with an element at about shoulder height
- Restock after each rush-when things begin to look sparse, start consolidating
- Employ color contrast to enhance eye appeal-if most of your available products are of a similar color add props or purchase a bouquet from a flower vendor
- Use signs: farm name, state prices next to product, add product characteristics

## Vendors Marketing the Market

*Katherine Kelly and Joan Vibert, vendors at Kansas City's Brookside Farmers' Market, offer the following possibilities for vendors to contribute to the success of the market as a whole.*

- Promote special events to customers
- Use your personal networks to promote the market as a whole
- Do mailings / e-mailings to your own customer list-not only your own horn but that of the market as well
- Include the market in all personal business promotions: business cards, flyers, mailings
- Encourage customers to sign-up for the market email or mailing list
- Promote customer interactions at the market to build a sense of community
- Involve customers in special market events
- Recruit new vendors
- Announce the market on your voice mail
- Volunteer for market duties
- Recruit customers to help with market organization, to serve on the board or to plan as specific market event
- Ask customers to serve on the market board



## Create a Vibrant Market Experience

*The goal is to draw as many shoppers as possible on market day. After recruiting sufficient vendors who can bring the freshest local products, you might want to focus on making the market an exciting and interesting place to be.*

*Numerous factors can contribute to a lively marketplace including sights, sounds and aromas...*

- Invite musicians and “pay” them a gift of market produce and products
- Create a Chef at Market program where the chef creates dishes with market products—try to offer shoppers a sample
- Consider activities like theater, balloons, play equipment, face painting, petting zoos for kids
- Provide places to eat and sit along with shade
- Invite school bands and tours
- Explore having a market during evening-in-the park concerts
- Host parades such as a Halloween Costume March
- Decorate the market
- Make whatever you provide beautiful ... bouquet for restroom ... nice seating
- Recognize that aromas of ready to eat foods such as BBQ or sausage biscuits are a big draw
- Provide a “Community Booth” for local not-for-profits to share information with the community

## Serve Convenience

*While farmers’ markets may have the highest quality products available in town, our shoppers are accustomed to all the conveniences of the modern grocery store. Consider if your market is doing all it can to address the following issues:*

- Convenient hours
- Ample, close parking
- Manageable packages
- Assistance with carrying large purchases
- Shade and shelter
- Eliminate congested areas
- Accessible for the elderly
- Tasty breakfast with a place to sit, eat and talk
- Clean, accessible restrooms

## Signs and Banners

*Signs and banners can be significant investments for a market. If designed with care and sited well, they can also be invaluable marketing tools in informing passersby of your locations, days and hours of operation. Working with a professional increases your odds of crafting durable, effective and attractive products. Keep the following in mind when creating your next sign or banner:*

- Use a simple, consistent logo or image
- Use an easy to read font
- Present information in a clear, logical sequence
- Overload them too early with too many messages and they will give up
- Confuse them and they will ignore the message
- On market days, utilize yard-type signs at key intersections to guide customers
- Consider seeking sponsors





## Getting the Word Out

*Your market's atmosphere is vibrant and much thought has been given to the needs of your customers. Now it's time to focus on letting your community know who and what can be found at your market. Studies show that your best avenues to achieving this goal are word of mouth and media coverage. While advertising can be effective, it requires a significant advertising budget—on average it takes at least six exposures before a consumer responds to an advertisement.*

### Media Promotion

- Prepare a preseason press kit that includes information about the upcoming season-dates, locations, hours, a list of market products, a chart outlining when fruits and vegetables are in season, a schedule of special events as well as a short history of the market and a few vendor profiles
- Follow up with a phone call
- Submit a great photo
- Send out press releases for special events or when key crops (sweet corn, tomatoes, peaches) come into season
- Take time to build relationships with key media personnel-find out if the food section editor is interested in a recipe of the week, see if the garden writer needs leads on the new and hot perennials.
- When someone from the media contacts you offer, "How may I help you?" and be sure to follow through with requests, promote creative story angles and upcoming special events
- Take advantage of community calendar listings in newspapers, on radio stations and websites
- Send a gift basket to the editor (check first, some companies don't allow this)
- Acknowledge coverage by sending a thank you or bouquet

### Word of Mouth Advertising

- Consistently satisfy customers—they will rave about the market to friends, family and coworkers
- Turn core customers into ambassadors-ask if they would share flyers with friends and coworkers
- Reward bringing a friend-every time they bring someone new, enter them into a monthly market basket drawing
- Consider selling T-shirts, caps, tote bags—they are great walking billboards for the market
- Solicit letters to the editor from your shoppers, nutritionist, and others that recognize the benefits of local agriculture

### Participate in Community Events

- Create a promotional display for your market to exhibit during garden and home shows and health fairs—don't forget to have flyers about the upcoming season to hand out
- Enter a market theme float in parades
- Create a produce display for the county fair
- Offer to read an agriculture-themed book during story time at your public library, local bookstore or school classroom

## Bring the Market to Your Shoppers Electronically or the Old Fashioned Way

Market newsletters are a great method of reminding your shoppers of why they love the market. The trend in this type of communication is the e-newsletter delivered via email. Many companies offer e-newsletter services with affordable rates based on the number of subscribers on your list. And they make the process of creating a newsletter fairly simple. When compared to traditional newsletter costs, copying and mailing, e-newsletters are a bargain. Plus if you have access to digital images, color photos can bring your market to life. Whether you go with paper or electronic distribution, keep the following points in mind:

- Include a banner with market name, logo, date and contact information and be consistent in style and with your publication schedule-monthly, weekly
- Highlight upcoming events
- Share what is currently available and offer tips on selection and storage
- Incorporate farmer profiles, and news from your vendors
- Bring readers into the “family” by soliciting recipes and testimonials
- Offer your vendors the opportunity to include coupons or special offers-they’re an excellent way to move abundant product
- Include a sign-up box on your website and those of the city and any of your sponsors
- Recruit readers for specific market volunteer opportunities-coordinate for special events, web design, graphics work to create flyers, even writing the newsletters themselves

### References

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- Koch, Richard. 1998. *The 80/20 Principle*. Doubleday Publishers. New York, New York.
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## Connecting the Community to Your Market

Chances are your market is one of the biggest weekly gathering spots in town. Sharing this forum with your community can earn your market goodwill and provide countless marketing opportunities. Whether you provide a stall that not for profit groups may use or offer to collect excess produce for a food pantry at the end of the market day, reaching out to the community can really pay off.

### Partnerships

- Consider designating a weekly stall to a worthy group-you can decide whether it can be used for informational purposes only or if you will permit fund-raising through raffle tickets, bake sales, etc...either way, groups will be delighted to have access to your shoppers and will most likely bring out folks new to the market
- Partner with a food pantry or soup kitchen to highlight the issue of hunger in your community-host a food drive or glean excess market produce to donate
- Collaborate with a local restaurant or cooking school-have a “shop with the chef day” where shoppers can tour the market with a culinary expert to learn tips and receive recipes
- Invite your county’s extension office to participate-Master Foods graduates can offer food preservation information and the Master Gardeners give great horticultural advice
- Don’t forget to publicize these appearances in a media release

### Local Businesses

- Banks are required by law to do a certain amount of community service. Talk to the neighborhood bank and ask them to sponsor a special event, musicians, flyers or mailings
- See if local merchants will put market posters in their windows or consider placing flyers in shopping bags
- Inquire with the city about including flyers in municipal bills



Kansas Rural Center Publication MG10A.1

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The Kansas Rural Center is a private, nonprofit organization that promotes the long-term health of the land and its people through education, research and advocacy. The Kansas Rural Center cultivates grassroots support for public policies that encourage family farming and stewardship of the soil and water. The Rural Center is committed to economically viable, environmentally sound, and socially sustainable rural culture. For more information, contact the Kansas Rural Center at P.O. Box 133, Whiting, Kansas 66552 or (785) 873-3431.

## **FARMERS MARKET SPECIAL EVENT—IDEAS**

**Remember—the only limitation on ideas is your imagination.**

**Organizations to contact for events at your market:**

Along with the following list of suggested groups (which is just a “short” list), keep your eyes and ears open for suggestions!

Grade School, Middle School and High School  
Bands  
Band Booster Clubs  
Drama/Mime Groups  
Jr. College/College bands  
Local musicians, musical groups  
Disc jockeys  
Art groups/local art councils  
Cub Scouts  
Girl Scouts  
Boy Scouts  
Eagle Scouts  
Camp Fire Girl & Boys  
Horizon Club  
Big Brother/Big Sister  
YMCA/YWCA  
Tae Kwon-do Groups/Martial Arts Academy  
Local sports groups (Little League, Soccer,  
Football, T-ball, etc.)  
Dance and Gymnastics groups  
Master Gardeners  
Men’s Garden Club  
Women’s Garden Club  
Quilting Group—display/demonstration  
Weavers Guild  
Pork Producers  
Egg Producers  
Turkey Federation  
Beef Producers  
Corn Producers  
Soy Bean Producers  
Fruit & Vegetable Growers Assn.  
Dairy Council  
Department of Natural Resources  
County Conversation Board

Farm Service Agency  
Animal Rescue League, or City Pound, County  
Animal Shelter  
Zoo  
County Extension Office  
FFA, 4-H  
American Heart Association  
American Cancer Society  
American Lung Association  
American Dental Association  
Hospital—(Nutrition or Dietary Dept.)  
American Ophthalmology Assoc.  
American Podiatry Assoc.  
Medical School or Local Clinic  
Fire Department  
Police Department  
Schools  
Church groups, choirs  
Chefs/Restaurants  
Radio/TV stations  
Armed Forces (Coast Guard, Army, Navy, Air  
Force, Marines, ROTC, Jr. ROTC)  
Veterans Groups  
Community Economic Development groups  
Chamber of Commerce  
Resource, Conservation, and Development  
(RC&D)  
County Extension Office  
Kiwanis  
Rotary  
Lions Club  
Local Farmers Federation  
Community Church and/or Church Coalition  
City or a department within the City

**The following is a very limited list of event suggestions.**

How you make them into your own event is up to your creativity!

Celebrate Opening Day, Middle of the Season Day, Last Market Day, etc.  
Celebrate a Vegetable or Fruit Day (e.g. Broccoli Day, Strawberry Day, etc.)  
Market Birthday/Anniversary—host a birthday/anniversary party for your market  
Cooking Demonstrations  
Arts & Crafts Day—Christmas in July  
Essays/Photo/Drawn Pictures —tie in with any type of promotion  
Recycling Collection Point  
Eyeglass Collection Site for the Lions Clubs  
Food Drive  
Clothing Drive  
Kids' Parade  
Unusual/ugly vegetable contest  
Coupon “cents off” for a particular featured vegetable at that day’s market  
Market Bucks  
Market Basket giveaway  
Produce tasting

Scrambled Egg Breakfast; Afternoon Market Cookies/Coffee  
Chili Breakfast  
Spaghetti Breakfast  
Popcorn giveaway  
Agri-sculpture, Play with Your Food—art forms made from vegetables/fruits  
Children’s Produce Tractor Pull  
Hands-on Art Affair—play and craft time for children  
Collection for a mission or homeless shelter  
Cucumber/zucchini races  
Family Picnic Day—July  
Free plant giveaway  
Cooking demonstration  
Ice Cream Social  
Contests—pie eating, seed spitting  
Bicycle Safety Day, Bicycle Rodeo  
Pep rally for football game  
End or beginning site of an organized 5K, 10K race or fun-walk

**National Days/Weeks/Months Observances during a Market Season**

The following pages are lists of nationally declared days, weeks, or months celebrated during the months of a typical market season (May–October). Any of these could be an event/celebration at your market. Make your market THE place in your community for informative activities and events during the market season.

Information taken from *Chase’s Calendar of Events*, an annual publication (you can check your local library reference desk), also see: <http://www.butlerwebs.com/holidays>

**Examples:** You’ve selected National Healthy Vision Month (May) as an event. Contact your local Lions Club and ask them to come to the market and provide a collection box for used eyeglasses—and allow them to promote their organization. Be sure to put out press releases—also do signage at your market prior to the event to remind people to bring their unused eyeglasses. OR  
May 25 is National Tap Dance Day—get a local dance studio to come and perform!

**MAY NATIONAL  
DAYS/WEEKS/MONTHS OF NOTE**

National Beef Month  
National Barbecue Month  
National Egg Month  
National Hamburger Month  
National Clean Air Month

National Bike Month  
National Older Americans Month  
National Physical Fitness & Sports Month  
National Strawberry Month  
National Salad Month

National Asparagus Month  
National Book Month  
Eat Dessert First Month  
National Salsa Month  
National Tennis Month  
National Military Appreciation Month  
National Historic Preservation Month  
Mother's Day (second Sunday)  
Armed Forces Day (21st)  
National Tap Dance Day (25th)  
Memorial Day (the last Monday)  
National Police Week (third week)  
National Tourism Week (second week)  
National Safe Boating Week (fourth week)  
National Emergency Medical Services (EMS) week (third week)  
*(May is filled with health awareness campaigns. These are just a few. You might think about having a health fair or health information table at your market).*  
National Osteoporosis Prevention Month  
Better Sleep Month  
National Mental Health Month  
National Allergy/Asthma Awareness Month  
National Women's Health Care Month  
National Arthritis Month  
National Correct Posture Month  
Healthy Vision Month  
Better Hearing & Speech Month

## JUNE NATIONAL DAYS/WEEKS/MONTHS OF NOTE

National Dairy Month  
National Safety Month  
National Turkey Lover's Month  
National Perennial Gardening Month  
National Zoo & Aquarium Month  
National Fresh Fruits & Vegetables Month  
National Accordion Awareness Month  
National Rose Month  
National Adopt a Shelter Cat  
National Rivers Month  
Summer Solstice (21st)  
Flag Day (14th)  
Father's Day (third Sunday)  
National Yoyo Day (10th)  
National Little League Baseball Week (third week)

**JULY NATIONAL DAYS/WEEKS/MONTHS OF NOTE**  
Anti-Boredom Month  
National Ice Cream Month  
National Baked Bean Month  
National Hot Dog Month  
National Picnic Month  
National Recreation & Parks Month  
National Culinary Arts Month  
Independence Day (4th)  
National Farrier's Week (third week)

**AUGUST NATIONAL DAYS/WEEKS/MONTHS OF NOTICE**  
National Farmers' Market Week (second week)  
National Inventor's Month  
National Back to School Month  
National Peach Month  
National Immunization Awareness Month  
National Smile Day (first Monday)  
National Mustard Day (6th)  
National Sisters Day (7th)  
Herbert Hoover Day (Sunday nearest Aug 10th)  
National Clown Week (first week)  
National Simplify Your Life Week (first week)

**SEPTEMBER NATIONAL DAYS/WEEKS/MONTHS OF NOTE**  
National Piano Month  
National Library Card Sign-Up Month  
National Chicken Month  
National Honey Month  
National 5-A-Day Month  
National Cholesterol Month  
National Potato Month  
National Rice Month  
National Organic Harvest Month  
National Sewing Month  
Prostate Cancer Awareness Month  
Ovarian Cancer Awareness Month  
National Hispanic Heritage (Sept 15–Oct 15)  
Deaf Awareness Week (third week)  
National Farm & Ranch Safety & Health Week (third week)  
Labor Day (first Monday)  
National Grandparent Day (first Sunday after Labor Day)  
First Day of Autumn (22nd)  
Talk Like a Pirate Day (19th)

## **OCTOBER NATIONAL DAYS/WEEKS/MONTHS OF NOTE**

National Pork Month  
National Apple Month  
National Fire Prevention Month  
National Breast Cancer Awareness Month  
National Adopt a Shelter Dog Month  
National Dental Hygiene Month  
National Popcorn Month  
National Cookie Month  
National Roller Skating Month  
National Eat Better—Eat Together Month  
National Lupus Awareness Month  
National Animal Safety & Protection Month  
National Stamp Collecting Month  
National Crime Prevention Month

National Chili Month  
National White Cane Safety Day (15th)  
National Children's Day (9th)  
World Smile Day (7th)  
Columbus Day (12th)  
National Grouch Day (15th)  
World Food Day (16th)  
United Nations Day (24th)  
Make a Difference Day (22nd)  
Halloween (31st)  
National Chemistry Week (third week)  
National Forest Products Week (third week)  
National School Bus Safety Week (third week)  
National Massage Therapy Week (last week)

## **PRODUCE TYPICALLY AVAILABLE AT MARKETS—Create a promotion around these:**

### **EARLY-MID MAY TO MID-LATE MAY**

Bell Pepper  
Blueberries  
Cabbage  
Cucumbers  
Eggplant  
Greens  
Peaches  
Peas  
Potatoes  
Snap Beans  
Squash  
Tomatoes

Squash  
Sweet Corn  
Sweet Potatoes  
Tomatoes  
Watermelon

### **EARLY-MID JULY TO MID-LATE JULY**

### **EARLY-MID JUNE TO MID-LATE JUNE**

Bell Peppers  
Blueberries  
Cabbage  
Cantaloupe  
Cucumbers  
Eggplant  
Greens  
Green Beans  
Lima Beans  
Onions (Green)  
Peaches  
Peas  
Potatoes  
Okra  
Snap Beans

Apples  
Bell Peppers  
Blueberries  
Cabbage  
Cantaloupe  
Cucumbers  
Eggplant  
Green Beans  
Greens  
Lima Beans  
Okra  
Onions (Green)  
Peaches  
Peas  
Potatoes  
Squash  
Sweet Corn  
Sweet Potatoes  
Tomatoes  
Watermelon

**EARLY–MID AUGUST TO MID–LATE  
AUGUST**

Apples  
Bell Peppers  
Blueberries  
Cantaloupe  
Cucumbers  
Eggplant  
Green Beans  
Greens  
Lima Beans  
Okra  
Onions (dry)  
Peaches  
Peas  
Potatoes  
Squash  
Sweet Corn  
Sweet Potatoes  
Tomatoes  
Watermelon  
Winter Squash

**EARLY–MID OCTOBER TO MID–LATE  
OCTOBER**

Apples  
Bell Peppers  
Cabbage  
Cucumbers  
Greens  
Lima Beans  
Okra  
Onions (dry)  
Peas  
Pumpkins  
Rutabaga  
Sweet Potatoes  
Tomatoes  
Turnips  
Winter Squash

**EARLY–MID SEPTEMBER TO MID–LATE  
SEPTEMBER**

Apples  
Bell Peppers  
Cabbage  
Cantaloupe  
Cucumbers  
Eggplant  
Green Beans  
Greens  
Lima Beans  
Okra  
Onions (dry)  
Peaches  
Peas  
Pumpkins  
Squash  
Sweet Corn  
Sweet Potatoes  
Tomatoes  
Turnips  
Watermelon  
Winter Squash

**1. How close is Asheville City Market to your home?**

- |  |                                      |                                      |
|--|--------------------------------------|--------------------------------------|
| <input type="radio"/> Less than a mile | <input type="radio"/> 5 to 10 miles  | <input type="radio"/> 30 to 50 miles |
| <input type="radio"/> 1 to 2 miles     | <input type="radio"/> 10 to 20 miles | <input type="radio"/> Over 50 miles  |
| <input type="radio"/> 2 to 5 miles     | <input type="radio"/> 20 to 30 miles |                                      |

Please enter your 5 digit zip code

**2. How did you get to Asheville City Market today?**

- Car       Bus       Bike       Walked

Other (please specify)

**3. How often do you shop at Asheville City Market?**

- |  |  |   |
|--|--|---|
| <input type="radio"/> First-time shopper | <input type="radio"/> Every other week | <input type="radio"/> Less often than monthly |
| <input type="radio"/> Weekly             | <input type="radio"/> Once a month     |   |

Other (please specify)

**4. How much do you usually spend at Asheville City Market in one day?**

- |                                      |                                      |                                       |
|--------------------------------------|--------------------------------------|---------------------------------------|
| <input type="radio"/> Less than \$10 | <input type="radio"/> \$50 to \$75   | <input type="radio"/> \$150 to \$200  |
| <input type="radio"/> \$10 to \$25   | <input type="radio"/> \$75 to \$100  | <input type="radio"/> More than \$200 |
| <input type="radio"/> \$25 to \$50   | <input type="radio"/> \$100 to \$150 |                                       |

**5. Check payment options you have used at Asheville City Market.**

- Credit or Debit Tokens       Senior Farmers Market Nutrition Program  
 SNAP/EBT Tokens       none of those listed

Other (please specify)

**6. Which of the following are obstacles to shopping more than you currently do at Asheville City Market?**

- |  |  |
|--|--|
| <input type="checkbox"/> Market schedule - day or time | <input type="checkbox"/> Product selection or supply |
| <input type="checkbox"/> Transportation to/from market | <input type="checkbox"/> Product prices              |
| <input type="checkbox"/> Access and parking            | <input type="checkbox"/> No obstacles                |

Other or comments

**7. List products you would like to see (or see more of) at Asheville City Market.**

Over to complete survey

**8. When shopping at Asheville City Market how important are the following?**

	Very important	Less important	Not important
Credit or debit token sales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SNAP/EBT token sales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product presentation and display	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Abundance and variety of product	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Product sampling and recipe ideas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cooking demonstrations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Special events (recycling bazaar, cat adoptions, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Guest booths (Master Gardeners, Rose Society, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Live music	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health and body care products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nursery and non-food plants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local art & crafts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**9. In your opinion, what can be done to improve Asheville City Market?**

The following information may be useful in securing funding to plan a permanent market location.  
Your assistance is appreciated.

**10. Please check the box that includes your age.**

- 18-24     25-34     35-44     45-54     55-64     65-74     75 +

**11. In what range does your household's annual income fall?**

- |   |   |  |
|---|---|--|
| <input type="radio"/> Less than \$20,000  | <input type="radio"/> \$60,000 - \$79,999   | <input type="radio"/> \$150,000 - \$199,999  |
| <input type="radio"/> \$20,000 - \$39,999 | <input type="radio"/> \$80,000 - \$99,999   | <input type="radio"/> \$200,000 or more      |
| <input type="radio"/> \$40,000 - \$59,999 | <input type="radio"/> \$100,000 - \$149,999 | <input type="radio"/> do not wish to respond |

**12. Please indicate the highest level of education you have completed**

- |                                    |  |  |
|------------------------------------|--|--|
| <input type="radio"/> grade school | <input type="radio"/> undergraduate        | <input type="radio"/> doctoral               |
| <input type="radio"/> high school  | <input type="radio"/> some graduate school | <input type="radio"/> do not wish to respond |
| <input type="radio"/> some college | <input type="radio"/> masters              |  |

Other (please specify)

**13. Please check the category that best describes your ethnicity.**

- |  |  |
|--|--|
| <input type="radio"/> African American               | <input type="radio"/> Hispanic               |
| <input type="radio"/> American Indian/Alaskan Native | <input type="radio"/> Middle Eastern         |
| <input type="radio"/> Asian/Pacific Islander         | <input type="radio"/> other                  |
| <input type="radio"/> Caucasian                      | <input type="radio"/> do not wish to respond |

Other (please specify)



# A Guide to SNAP/EBT at Farmers' Markets in North Carolina

## Steps, Best Practices, and Resources

January, 2013



 USDA  
Supplemental Nutrition Assistance Program  
Putting Healthy Food Within Reach

**Moore County Farmers Markets**  
**NOW ACCEPTING**  
**SNAP/EBT**



For a limited time, receive 50¢ for every \$1 you spend at the market. If you use \$10 of your SNAP benefits, you'll receive \$15 in Farmers Market Coins

**Farmers Market Locations:**

Mondays	Thursdays	Saturdays
2-6:30 pm	9am-1pm	8am-Noon
First Health Center for Health & Fitness - Pinehurst	Morganston Rd	Downtown Southern Pines
April—October	Armyon Sports Complex	SE Broad Street & NY Ave
	Year-round	April—October







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## HOW TO USE THIS GUIDE

This guide explains the process of implementing a system to redeem Supplemental Nutrition Assistance Program/Electronic Benefit Transfer cards at farmers' markets in North Carolina, as well as how to best promote SNAP/EBT access to customers and sustain the system over time. This guide is designed to give a realistic picture of what establishing, promoting, and sustaining an SNAP/EBT redemption system entails, outline the pros and cons of different systems and their costs, and provide case examples from markets in North Carolina, and state-specific resources and contacts. The guide is aimed at farmers' market managers, farmers' market organizers, interested community members, and providers of technical assistance to farmers' markets in North Carolina.

The information and strategies in this guide originate from conversations with farmers' market managers and organizers, public health professionals in the public and non-profit sectors, and food justice advocates in the state. Additionally, information from policy briefs and other farmers' market guides have been incorporated into this guide.

While this guide outlines a series of steps for establishing a SNAP/EBT system at farmers' markets, it will be most useful to review all steps before taking any action. This will help the reader understand the stage a farmers' market is in and what needs to be accomplished before moving forward.

Please note that throughout the guide, the words "farmers' market" and "market" will be used interchangeably, as will "SNAP/EBT system," "SNAP/EBT redemption system," and "SNAP/EBT access."



## OVERVIEW: SNAP/EBT AT FARMERS' MARKETS

Our food environment – which includes stores, restaurants, food prices, and community characteristics – influences how we eat. When fresh produce is not available in our food environment, not only are we less likely to eat fresh produce, we're less likely to be interested in eating it or know how to cook it (1, 2). Farmers' markets can help contribute to a richer food environment by serving as a location for direct purchase of fruits and vegetables, especially in areas with lower access to healthy food.

In this way, implementing SNAP/EBT (formerly known as food stamps) systems at farmers' markets allows farmers' markets to play an important role in increasing access to fresh produce for community members from all income levels (3). Additionally, farmers' markets often serve as community centers where customers learn about cooking, nutrition, and farming, while interacting with other members of the community.

Welcoming SNAP/EBT customers can mean more business for farmers, which means more consumer dollars and jobs remain in the community. For every dollar spent at a farmers' market, it's estimated that 50 to 60 cents stays in the community (4, 5). For every dollar spent at a retail grocery store, only 10 to 20 cents stay in the community (4, 5).

When SNAP benefits were still paper Food Stamps, they were easily accepted as payment at farmers' markets. Vendors collected the paper coupons as payment and were reimbursed by the United States

Department of Agriculture (USDA). As states transitioned to SNAP/EBT cards in the early 2000s, most farmers' markets were unable to accept this new electronic payment system, as they were cash and check only operations. Subsequently, SNAP redemption at markets decreased dramatically, and 2007 marked the lowest redemption of SNAP benefits at farmers' markets since Food Stamps began.

Since 2007, farmers' markets have been catching up to the change in technology, and the percentage of federal nutrition assistance benefits spent at farmers' markets increases annually. According to the USDA, from 2006 to 2010, there was a 263% increase in the number of farmers' markets that accepted SNAP/EBT nationwide, and a 49% increase in SNAP/EBT redemptions at farmers' markets during that time (4). The Farmers' Market Coalition reports that SNAP participants redeemed almost \$11.7 million in benefits at farmers' markets nationwide in 2011, increasing by \$4 million from the year before (4).



North Carolina mirrors the national trends. According to USDA Food and Nutrition Services (FNS), SNAP/EBT participants redeemed \$88,680 in benefits at farmers' markets in North Carolina from 2010 to 2011 (4). This marked a 50% increase from 2009 (4).



However, only about 30 out of the 217 farmers' markets in the state, or roughly 14%, currently accept SNAP/EBT benefits (4). SNAP benefits redeemed at farmers' markets still comprise less than 1% of all SNAP benefits used nationwide, and only 0.004% of benefits are redeemed at farmers' markets in North Carolina (4).

Farmers' markets often face barriers to accepting SNAP/EBT. While many markets find accepting SNAP/EBT to be a simple process, it can be cumbersome for smaller markets and markets in rural and low-resource areas. Unlike grocery stores and gas stations, farmers' markets often do not operate in an environment that easily supports an electronic redemption system, which requires electricity for a wireless Internet connection, a landline phone, or a wireless cell phone signal.

Farmers' markets that have SNAP/EBT systems often have difficulties attracting SNAP/EBT customers, as markets are not always accessible or welcoming to SNAP/EBT customers. Price, location, transportation, social dynamics, language barriers, physical accessibility, market layout, food preference, and cooking knowledge are potential barriers to SNAP/EBT customers shopping at a farmers' market (5).

Establishing and sustaining SNAP/EBT access at a farmers' market takes time, adequate infrastructure, and effective partnerships. Initially, it may take time for vendors to see additional revenue from SNAP/EBT customers. It's important for market organizers to set realistic expectations for what establishing an SNAP/EBT redemption system will involve and achieve, given the market's capacity and the potential SNAP/EBT customer base.

## Farmers' Markets and Other Produce Markets' Eligibility to Accept SNAP/EBT Benefits

USDA defines a farmers' market as "a multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains)." To be eligible to accept SNAP/EBT benefits as payment, an outdoor produce market (which includes farmers' markets, mobile markets, flea markets, swap meets, etc.) must conform with this definition. Mobile farmers' markets and farm stands may have trouble here. It's important to check with the state USDA office to make sure your market conforms with the definition.

## REDEEMING SNAP/EBT BENEFITS AT FARMERS' MARKETS IN NORTH CAROLINA

### **About the Supplemental Nutrition Assistance Program**

SNAP assists eligible individuals and families with the cost of food. (See Table 1 for a list of eligible foods for purchase with SNAP benefits.) SNAP benefits are stored on EBT cards. In 2011, 46 million Americans received SNAP benefits, with an average benefit amount of \$134 per month (6). In North Carolina, as of September, 2011, roughly 1.8 million individuals participated in the SNAP program and over 400,000 children rely on SNAP benefits (6).

### **How an Individual Receives and Spends SNAP Benefits**

An individual applies to receive SNAP benefits through the county Division of Social Services (DSS) office. A county DSS office case manager determines an applicant's eligibility for SNAP and, if eligible, the amount of benefits the client will receive. The case manager establishes an EBT account at a financial institution in the client's name. SNAP benefits are deposited electronically into this account each month. The financial institution mails a plastic EBT card, similar to a debit card, to the SNAP client. The SNAP client activates the card with a personal identification number (PIN).

When paying with the EBT card, the SNAP customer swipes the EBT card at a Point of Sale (POS) terminal (at a commercial store this machine is usually the same as for credit and debit cards) or signs a written form to redeem benefits. When the customer swipes the card at the POS, s/he enters the account PIN number. If the transaction is authorized, the customer's account is debited for the amount of the purchase, which is deposited directly into the bank account of the retailer. The customer receives a copy of the receipt, which also shows the remainder of the balance on his or her EBT card. At a farmers' market, when a SNAP/EBT customer swipes his or her card, the amount is deposited into the bank account of the farmers' market or the individual farmer if he or she accepts SNAP/EBT at his or her stand.

### **Additional USDA Food and Nutrition Services (FNS) Benefits**

The USDA oversees other federal nutrition assistance benefits programs in addition to SNAP. See Table 1 on page 4 for a complete description of these programs. At the time this is written, no other nutrition assistance program stores benefits on EBT cards in North Carolina besides SNAP.



TABLE 1: Comparison of Food and Nutrition Services (FNS) Benefits

Benefit Program	Form	Who is Eligible in NC	Eligible Retailers	Eligible Purchases
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	EBT card	<p>Individuals/households with a gross monthly income of 130% or net monthly income of 100% of the poverty line according to the U.S. Poverty Income Guidelines.</p> <p>In addition, household must have \$2,000 or less in countable resources (such as a bank account) or \$3,250 in non-countable resources if at least one person is at least 60 years old or is disabled.</p>	Anywhere eligible foods can be purchased and SNAP/EBT cards are accepted.	Participants can use their benefits to buy breads and cereals, fruits and vegetables, meats, fish, poultry, dairy products, seeds, and plants which produce food. SNAP benefits cannot be used to purchase alcohol, cigarettes or tobacco, vitamins, medications, hot food or food to be eaten in the store, and non-food household items such as pet foods, soaps, paper products, or baby products.
<b>Supplemental Nutrition Program for Women, Infants, and Children (WIC)</b>	Cash-value vouchers (CVV) in North Carolina. In certain other states, WIC benefits are stored on EBT cards.	<p>WIC is available to pregnant, breast-feeding and postpartum women, as well as infants up to age five.</p> <p>To participate, an individual must have a family income less than 185% of the poverty line according to the U.S. Poverty Income Guidelines. Individuals receiving Medicaid, Work First Families Assistance, Temporary Assistance for Needy Families (TANF), or SNAP automatically meet the income eligibility for WIC.</p> <p>An individual must also be at nutritional risk as determined by a nutritionist or health professional.</p>	<p>Anywhere eligible food can be purchased and WIC CVV are accepted.</p> <p>Currently in NC, WIC CVVs cannot be used at farmers' markets.</p>	Fruits and vegetables (fresh, frozen, or canned), whole-grain bread, brown rice, whole-wheat and soft-corn tortillas, milk, cheese, tofu, peanut butter, eggs, dried or canned beans, fruit and vegetable juices, and soy-based beverages.
<b>WIC Farmers' Market Nutrition Program (WICFMNP)</b>	Paper coupons stamped with a fixed dollar amount.	WIC program participants who are pregnant, breastfeeding, and postpartum, and children ages 3 and 4 are eligible in certain NC counties.	WIC FMNP-authorized farmers' markets.	Fresh North Carolina-grown fruits and vegetables.
<b>Senior Farmers' Market Nutrition Program (SFMNP)</b>	Paper coupons stamped with a fixed dollar amount.	SFMNP is available for low-income seniors in certain NC counties. Generally, this includes individuals who are at least 60 years old with a household income less than 185% of the poverty line, according to the U.S. Poverty Income Guidelines.	FMNP-authorized farmers' markets.	Fresh North Carolina-grown fruits and vegetables.

**Cash can never be returned for a purchase with these benefit programs.** The contact information for these programs is located in the Resources Section.

## **Redemption of SNAP/EBT Benefits at Farmers' Markets**

There are four main models used by farmers' markets to process SNAP/EBT cards throughout the U.S.

1. **One central SNAP/EBT-only POS device.** This device is situated in a central location at the market and is managed by a market staff member. The market staff member swipes a customer's SNAP/EBT card for a specific amount. Once the card has been swiped, the market staff member gives the customer "scrip" (in the form of wood tokens or paper vouchers) for the dollar amount of benefits swiped. The customer pays vendors with this scrip. Vendors return the scrip to market staff at the end of the market day. The market staff reimburses vendors for the amount of scrip, usually with a check.
2. **One central POS machine that accepts SNAP/EBT, credit, and debit cards.** Credit and debit cards can be redeemed for scrip or cash. If a market opts for scrip for credit and debit purchases, this scrip must look different than scrip for SNAP benefits. Unlike SNAP purchases, credit and debit customers are not limited in the types of items they can purchase, and they can receive change for purchases.
3. **Each vendor has an individual POS machine.** The vendor swipes a customer's SNAP/EBT card at time of purchase. The purchase is deposited directly in the vendor's bank account. No scrip is used and no change is given.
4. **Manual vouchers and no POS machine.** A market staff member calls the financial institution of a customer's SNAP/EBT card, places a hold on the amount the customer wishes to spend, and gives the customer paper vouchers to spend as scrip. At the end of the day, the vendors give the vouchers received to the market staff who sends them to the financial institution. The financial institution redeems the market staff member who sent them, who then redeems the vendors with a check.

Markets often use combinations of these systems. Markets and vendors should opt for whatever system is the most appropriate for their specific circumstances. The benefits, drawbacks, and costs of different SNAP/EBT redemption systems (as well as newer smart phone systems) will be explained in detail in Step 6: Plan a Redemption System.



## ADMINISTRATION AND MANAGEMENT OF SNAP/EBT IN NORTH CAROLINA

The SNAP program is the product of many agencies working together at the federal, state, county, and community levels. Understanding the inter-workings of this program can help market organizers identify which offices to contact about various questions or concerns.

Contact information for these offices is located in the Resources Section.

**The United States Department of Agriculture, Food and Nutrition Services Program (USDA FNS)** funds and manages SNAP, WIC, WICFMNP, and SFMNP. The federal USDA FNS office creates federal policy and provides guidance to states on these policies.

United States Department of Agriculture

Food and Nutrition Services

The **USDA FNS Field Office** for North Carolina operates out of the **USDA FNS Regional Office for the Southeast** in Atlanta, GA. The primary role of the FNS Field Office is to authorize retailers to accept SNAP/EBT and monitor their compliance. Farmers' markets apply to the federal USDA FNS office for their SNAP/EBT retailer license.

USDA FNS Regional Office for the Southeast

USDA FNS Field Office for NC

North Carolina Department of Health and Human Services

Division of Social Services

Funding for SNAP is channeled through the

**North Carolina Department of Health and Human Services (DHHS) Division of Social Services (DSS).**

The state DSS office determines policy concerning individuals' eligibility for SNAP benefits. The DHHS Division of Public Health (DPH) has the same role for WIC and WICFMNP, and the Division of Aging has the same role for SFMNP.

In NC, each county's **Division of Social Services** conducts outreach with potential applicants, determines the eligibility of applicants, authorizes and administers SNAP benefits to eligible individuals, and periodically reviews clients' eligibility. State and county DPH have the same role for WIC and WICFMNP.

County Division of Social Services

Farmers' Market with SNAP/EBT system

SNAP/EBT Customer

## STEPS FOR IMPLEMENTING A SNAP/EBT REDEMPTION SYSTEM AT FARMERS' MARKETS IN NORTH CAROLINA

### STEP 1: CREATE INTEREST AMONG MARKET STAKEHOLDERS

Accepting SNAP/EBT at a farmers' market requires on-going organizational support. Market managers or organizers interested in implementing a SNAP/EBT system should secure a commitment from market stakeholders before embarking on establishing this system. Market stakeholders include vendors, staff, volunteers, and members of any existing boards at the farmers' markets, customers, and any partners.

As a first step, market organizers should hold a meeting of all relevant stakeholders to introduce the idea of accepting SNAP/EBT benefits. In particular, a market's vendors should be engaged at every stage in this process, especially in the beginning. There should be clear communication with vendors about what accepting SNAP/EBT entails, how it can benefit the market, and what vendors will be required to do. Distributing "fact sheets" for vendors that explain the scrip system, restrictions on purchases with SNAP/EBT benefits, and constrictions about change for purchases can help ensure that everyone has up-to-date information. Additionally, it's possible that structured training will be useful or necessary.

Vendors and other stakeholders might be reluctant to accept a new form of payment, and some may not want to participate. Invite a manager or vendors from a market with a successful SNAP/EBT system to explain their experiences (challenges *and* benefits) and answer questions about the system.

Market organizers should plan to regularly check in with vendors and other stakeholders in order to update them on the process, seek input, and address concerns. In addition, it's important for market organizers to set a realistic timeline for implementing a SNAP/EBT system. The timing will depend largely on the market's capacity, but it generally takes a minimum of a month.

Some markets find it useful for participating vendors to sign an agreement about the terms of the SNAP/EBT program at the market. This is another way to ensure that the vendors and SNAP/EBT system manager(s) set clear expectations and agree to fulfill their mutual promises.

### **Stakeholders and Partners**

**Stakeholders** include individuals who affect or are affected by a farmers' market's operations. **Partners** are individuals and organizations outside of the farmers' market that support the market's efforts and can, in turn, be supported by the market. For a farmers' market, potential partners include anti-hunger organizations, state and local government offices, faith-based organizations, non-profits, and others.

Part of assessing a market's capacity means evaluating support from current partners, as well as investigating other organizations or individuals the market could partner with on SNAP/EBT access. It's never too early to begin contacting other organizations or community members with whom a market can join efforts and share resources.

Examples of partners and strategies for working with them will be discussed in more depth in Step 3: Build Partnerships.

## STEP 2: ASSESS THE MARKET'S CAPACITY

Implementing a SNAP/EBT system is an on-going operation with financial and labor costs. From the very beginning, it is necessary for market organizers to assess the market's capacity to take on this system. The market's capacity will determine the appropriate next steps for market organizers to take.

### **Responsibilities and Tasks**

If a market opts for a central POS or smart phone SNAP/EBT redemption system, there should be at least one individual tasked with managing the system during market hours and the bookkeeping after-hours. If each vendor has his or her own POS machine or smart phone device, there should still be one individual tasked with providing technical assistance to vendors during (or outside of) market hours. (Smart phone devices will be discussed in Step 6: Plan a Redemption System.)

Tasks associated with managing one central SNAP/EBT redemption system on a market day include:

- Swiping SNAP/EBT customers' cards (as well as credit and debit cards, if applicable) and giving them scrip to use at the market.
- Interfacing with customers, explaining the SNAP/EBT system, and responding to questions or concerns.
- Gathering scrip from vendors, ensuring all scrip is authentic, calculating how much money each vendor earned in scrip, conducting basic accounting/bookkeeping, and reimbursing vendors for purchases.
- Coordinating with other groups conducting education or outreach with customers (e.g. SNAP pre-enrollment screening, cooking demonstrations, etc.).



Photo courtesy of David Poulos

In addition, someone should be tasked with marketing and promoting the market's SNAP/EBT system.

Ongoing tasks associated with the SNAP/EBT system include:

- Managing the finances of the system, collecting vendor fees (if applicable), developing and managing any incentives for customers, such as coupons that double the value of SNAP/EBT benefits (if applicable).
- Developing partnerships with other organizations or businesses.
- Creating signage for the market and promoting the market's SNAP/EBT system during market hours.

- Meaningfully reaching out and engaging SNAP/EBT clients about the market, and promoting the market's SNAP/EBT system at venues such as DSS offices, churches, food banks, clinics, schools, etc.
- Assessing the effectiveness of the SNAP/EBT system for stakeholders and customers.
- Advocating for any necessary changes to make the market more accessible or welcoming to SNAP/EBT customers (such as transportation options, market layout, events, market tours, etc.).

Large markets will usually have one individual who manages the SNAP/EBT system on the market day and does bookkeeping. If funding is tight, an intern or volunteer to help manage the SNAP/EBT system during the market day is a possibility. It's not recommended that a volunteer be in charge of regular bookkeeping and reimbursing vendors, due to the potential workload and need for accountability.

As for gathering scrip from and reimbursing vendors, market organizers should discuss with vendors to plan an appropriate system. The system will depend on how heavy the EBT/SNAP customer use is, as well as when the vendors need their reimbursement (e.g. on market day, within 36 hours of market day, once a month, etc.).

More specific strategies for outreach and promotion are discussed in Step 9: Market and Promote SNAP/EBT Access at the Market.



## A Checklist to Assess a Market's Capacity to Manage a SNAP/EBT System

The purpose of this checklist is to assess whether a farmers' market has the basic necessities for running a successful SNAP/EBT system. Having all or even most of these does not mean a market's SNAP/EBT system will automatically be successful. However, this list can help visualize a market's current assets and identify its needs.

Does the market have...

- Electricity either on- or off-site with which to charge a POS device
- Dedicated phone line (optional depending on make of POS)
- Market manager or other individual(s) tasked with overseeing the SNAP/EBT system on market days
- Individual tasked with managing accounting (could be the same person as above)
- Market bank account
- Business license and other documents required by the FNS application to be a licensed EBT vendor  
For more information: <http://www.fns.usda.gov/snap/retailers/application-process.htm>
- Advisory board or board of directors for the market
- Vendors who are supportive of an SNAP/EBT system and are willing to be involved throughout the process
- A market-wide total of at least \$100 in sales each market day
- Actively engaged organizational partners (e.g. anti-hunger organizations, state/local government offices, faith-based groups, non-profits)
- Funds for POS machine fees, scrip, and marketing and promotion materials (either through a grant, market revenue, or vendor fees)
- Local SNAP/EBT customers who are interested in the ability to use their benefits at the market

### STEP 3: BUILD PARTNERSHIPS

Accepting SNAP/EBT as a form of payment opens the doors for new partnerships across multiple sectors. Market organizers should identify ways to collaborate and share resources whenever possible. This can help save time and resources while strengthening efforts.

Farmers' market partners can come from all sectors, but initially, market managers should identify agencies that have a common purpose as the market. Below is a list of common partners working with farmers' markets on SNAP/EBT access.



- Other farmers' markets: North Carolina does not have a statewide farmers' market association to provide technical assistance on SNAP/EBT use. Thus, it is up to individual markets to communicate and share resources with each other. (See the Resources Section for North Carolina contacts)
- State or local health and social service agencies, clinics, health educators, social workers
- Community organizations: schools, food banks, advocacy groups, organizations that provide nutrition and cooking classes, YMCA, YWCA, Head Start, Planned Parenthood, United Way, child care and after school care centers, domestic violence shelters, congregations, etc.
- Local housing authorities
- Businesses
- Faith-based organizations
- Organizations that provide free legal assistance
- Individual community members
- Universities, especially departments of health behavior/education, nutrition, social work, and city and regional planning

Market organizers should continue to identify ways to utilize and build on the resources that partnering organizations can provide. When contacting individuals from these organizations, market representatives should explain the market's goals and discuss concrete ways to partner on initiatives.

## STEP 4: UNDERSTAND THE CUSTOMERS

Market organizers should understand who currently shops at their market and how well their customers represent the entire community, especially SNAP/EBT clients. This can help a market understand how best to welcome and serve SNAP/EBT customers.

Surveying current customers can help create an overview of a market's customer base and how well it represents the entire community, and especially SNAP/EBT clients. A survey can provide insight into who is and is not using the market. A survey for customers can also uncover whether any current customers would benefit from SNAP/EBT. Examples of customer surveys can be found in the Resources Section.

Some farmers' markets find attracting SNAP/EBT customers to be challenging. This presents an opportunity for market organizers to critically evaluate whether any barriers – such as language, location, physical accessibility, price, product variety, or social dynamics – need to be addressed in order for the market to be more accessible to SNAP/EBT customers.

SNAP/EBT customers are rarely a homogenous population in any community. Knowing the diverse demographics of SNAP/EBT users in the market's community is key to reaching out and engaging SNAP/EBT participants and ensuring the market is accessible. Strategies for meaningful outreach and engagement for SNAP/EBT clients include:

- Conducting outreach and surveys at DSS offices
- Color-coding or marking flyers about the market that are dropped off at different locations to learn where SNAP/EBT customers learn about the market
- Conducting outreach at locations where SNAP/EBT customers get other information
- Inviting SNAP/EBT customer(s) to join an advisory board if it exists

Individuals at the local county DSS who work closely with SNAP/EBT participants are also good sources for this information. In addition, market organizers should evaluate the physical and social environment of the market to assess its accessibility to local SNAP/EBT customers.

- Pricing: This is a significant issue for markets, as they need to balance selling affordable produce for SNAP/EBT customers with prices that generate revenue for farmers. Pricing strategies require careful consideration. If the produce is more expensive than other food retail options, the market can develop strategies for making the market's prices more accessible through incentives, such as coupons that offer a 50% match or double value for SNAP/EBT dollars.



- Location: Is the market in a central location? Is it highly visible? Is it close to public transportation? Is it physically accessible to the elderly and individuals with physical disabilities?
- Hours of operation: Is the market open during days and hours that are convenient to customers, including those who work?
- Social dynamics: Are there any vendors, market staff or volunteers who speak multiple languages? Is there signage in other languages? Is there an information booth that is clearly visible? Are vendors and staff friendly and welcoming?
- Education and engagement activities: Does the market engage SNAP/EBT customers in its market day programming? Can it offer cooking demonstrations, childcare, a tour, or other family-friendly activities? What can it do outside the market to engage SNAP/EBT clients?
- Layout: Do customers have to search the market to find out how to use SNAP/EBT benefits or is information highly visible and central? Is the system easy to use? Do vendors and volunteers understand how it works?

It's important for market organizers to consider how the market can be more accessible and welcoming to SNAP/EBT customers, and how the market's partners can help with this effort.



## Case Example: Market Accessibility

### Pitt County Farmers' Market Partners with City Planners

In working to address health equity and food access in the community, the Greenville, NC, Farmers' Market and its community partners evaluated reasons why lower-income customers were not shopping at the farmers' market. One barrier they uncovered was that the farmers' market was not easily accessible by public transportation. The County transit service (Pitt Area Transit System) provided bus lines throughout the county, but the line would take hours to reach the market. The local transit service (Greenville Area Transit) came within a mile of the market but did not stop there. This made getting to the market difficult without a car.

Jean Wilkerson, Project Manager with the Communities Putting Prevention to Work (CPPW) Project, met with Greenville and Pitt County transit authorities to brainstorm ways in which to alter the city and county's public transportation to stop at the market. After discussing with the city transit manager,

Wilkerson and her team were able to designate a Saturday bus route to travel directly to the farmers' market, community garden, senior center, and a larger sport complex.

In addition to adding extra stops at existing bus lines, the Uptown Greenville Association, which sponsored a Wednesday afternoon and evening "umbrella" farmers' market, started an entirely new transportation line, called the Jolly Trolley. The Jolly Trolley made stops at a Senior citizens complex in Greenville, East Carolina University's campus, and a low income housing area. The local residents served by the trolley and bus began to frequent the market more often. Customers from the Senior citizens complex were especially active market customers, and they cited the trolley as the reason why they were now able to shop at the market.

Contact information for this project is located in the Resources Section of this guide.



Photo courtesy of Jean Wilkerson

## STEP 5: APPLY FOR A LICENSE FROM USDA FNS

In order for a farmers' market to accept SNAP/EBT benefits, a representative (the market manager or owner) must apply to the federal USDA FNS office to become a licensed SNAP/EBT retailer. If a market decides to have one centralized POS machine linked to the market's bank account, then individual vendors do not need to apply for their own USDA FNS license. With a centralized POS system, all vendors are covered by a market's USDA FNS license. Upon receiving the license, the market may be eligible for one government-subsidized SNAP/EBT-only POS machine from the state.<sup>1</sup> Additional POS machines for the market must be purchased at wholesale.



However, if a farmers' market wishes to outfit each vendor with his or her own POS, linked to each vendor's individual bank account, then each vendor must apply to USDA FNS for his or her own license. If accepted, a vendor may also be eligible for one subsidized POS machine from the state.<sup>1</sup>

The EBT retailer license application is found online at

<http://www.fns.usda.gov/snap/retailers/application-process.htm> It should take about 20 to 30 minutes to complete, and the timeline for completion is 30 days.

First, before applying for a license, applicants must create an online account with USDA, which should take less than five minutes. This account helps applicants manage their applications. Applicants then log in to this new USDA account and complete the application for an FNS license. The website walks applicants through each step of the application. The following information is required for the application:

- Date the market opened.
- Name and address of market.
- Home address, social security number, and date of birth for all owners, partners, and corporate officers.
- Actual sales data from the most recent IRS business tax return for markets that have been open more than one year. If the market has not been open for more than one year, the applicant should estimate sales for an entire year.

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<sup>1</sup> To be eligible for this machine, a market or vendor must be a USDA FNS-licensed SNAP/EBT retailer and conduct over \$100 per month in SNAP/EBT transactions.

- Percentage of market sales from staple foods, snack or accessory foods, and all non-food items sold, such as crafts or plants.
- Market hours and months of operation.
- Copies of Photo ID and Social Security Cards for market owner(s).
- Business license for the farmers' market (either from the municipality for a municipal-owned market, or for a local business).

After completing the online application, certain documents must be sent by mail to the USDA FNS office. The website directs applicants on which documents are required and the address to send them. USDA FNS reviews all applications for accuracy, conducts a background check for past SNAP history, and evaluates the applicant market's eligibility. A representative from USDA FNS may visit the market to confirm eligibility. It can take USDA FNS up to 45 days to process an application once it is complete. See Resources Section for USDA FNS office contact information.

### **Common questions about the application**

The following questions are ones that typically seem to generate the most confusion.

Question 10 – *What should my market choose for “ownership type?”* If your market is a nonprofit or sponsored by a municipality, select either “Publicly Owned Corporation” or “Cooperative.” If it’s a nonprofit but not publicly owned, documentation of nonprofit status (such as the IRS tax exemption letter) must be submitted with the application (8).

Question 11 – *What if my market doesn’t have a “parent corporation?”* This question does not apply to farmers’ markets and can be left blank; these pertain to chain stores or franchises (8).

Question 12 – *Who are the primary owners, major shareholders, or cooperative officers at my market and what identification is required of them?* These are all the individuals who would be responsible for the operation of an SNAP/EBT redemption system at the market. Photo identification and social security numbers are required for these individuals (8).



## STEP 6: PLAN A REDEMPTION SYSTEM

Even before USDA FNS approves a market's application, it's important for market organizers to begin considering what SNAP/EBT redemption system best fits the market.

### **Point of Sale (POS) Devices**

POS devices are electronic machines that swipe SNAP/EBT cards (and credit and debit, depending on the model of the device) for payment, and the benefits are transferred to the POS owner's bank account. There are two main POS options:

- **Government-subsidized POS device that only accepts SNAP/EBT cards.** The FNS field office for North Carolina contracts with a POS device company to subsidize the cost of these wireless machines to eligible markets or vendors (see page 15 for eligibility information). The market or vendor is responsible for the costs of a one-time connection fee (\$45), transaction fees (roughly \$.50 per transaction), and the electricity used to charge the device.
- **POS device that accepts SNAP/EBT, debit, and credit cards.** A market or vendor can purchase or lease a commercial wireless or landline POS device that accepts debit and credit cards in addition to SNAP/EBT. There are multiple companies that sell these devices, listed in the Resources Section. The market or vendor is responsible for all fees associated with the machine, including start-up, transaction, wireless, and service fees. Fee type and cost vary by company. See Table 2 on page 19 for information on the cost of the machines.

### **Scrip**

When a market utilizes a central POS machine, customers swipe their SNAP/EBT cards to redeem a specified amount of money in the form of scrip, which they use to pay for purchases. Scrip for SNAP/EBT purchases take the form of tokens (wooden, plastic, or rubber) or paper vouchers. Scrip should be individualized with the market name, dollar value, and labeled as SNAP/EBT or credit/debit.

Scrip for SNAP/EBT purchases should be easily distinguishable from scrip for credit and debit purchases. Unlike credit and debit customers, change cannot be returned for SNAP/EBT purchases and there are limitations as to what SNAP/EBT customers can purchase with their benefits (see Table 1 on page 4 for more information). Market staff and vendors be aware of these details. Managing two scrip systems can be complicated, and many markets opt to reimburse credit and debit purchases with cash. Contact information for scrip companies is located in the Resources Section.



Photo courtesy of David Poulos

## Comparing Different Redemption Systems

Tables 2 (page 19) and 3 (page 20) outline the pros, cons, and costs of different POS and non-POS options based on North Carolina data. Costs vary by retailer and a range of costs is presented in Table 2. Market managers should contact individual POS machine companies to find out their specific rates, and, using sales data, calculate how much it would cost their market monthly or yearly.

Vendors do not need to be USDA FNS certified to use a smart phone or POS device that accepts credit and debit only. Some markets will have a centralized SNAP/EBT POS while individual vendors with smart phones use an app on their phone to accept credit and debit.

### Smartphone Apps

A smart phone outfitted with an app to accept SNAP/EBT or credit/debit operates like a POS machine. As of December, 2012, there is no smart phone app that accepts SNAP/EBT cards in North Carolina. The only app that accepts SNAP/EBT benefits is called Mobile Market+ and it only operates in four states (Massachusetts, Louisiana, Michigan, and Texas). To keep up-to-date on whether an app for North Carolina has been created, visit the websites [www.mobileebt.com](http://www.mobileebt.com) or <http://www.novodiagroup.com/mobile-market/>

There are multiple apps operating in North Carolina that accept credit and debit cards. See Table 3 for a comparison of these apps. A smart phone that accepts debit/credit could be used alongside a market's central SNAP/EBT-only POS machine, or used by individual vendors.



The Square, pictured above, is a popular app for accepting credit and debit cards on a smart phone.

TABLE 2: Pros, Cons, and Costs of EBT Redemption Systems

Redemption Device Type	Benefits	Considerations	Costs
<b>Government-subsidized SNAP/EBT POS device</b>	<ul style="list-style-type: none"> <li>Machine is less expensive</li> <li>Wireless</li> <li>No minimum or maximum number of purchases or dollar amount purchased</li> </ul>	<ul style="list-style-type: none"> <li>Some costs still apply</li> <li>Can't be used for credit or debit</li> <li>Needs electricity to charge</li> </ul>	<ul style="list-style-type: none"> <li>One-time connection fee: \$45</li> <li>Transaction fees: \$0.50 per transaction</li> <li>Scrip tokens: \$200 per 500 tokens</li> </ul>
<b>POS device with SNAP/EBT, credit, and debit</b>	<ul style="list-style-type: none"> <li>Accepting debit/credit can potentially increase a market's customer base</li> <li>When debit/credit customers use the same system as SNAP/EBT customers, it can reduce visibility and stigma associated with SNAP/EBT use</li> <li>Wireless or landline machine.</li> <li>Can return cash for debit/credit purchases (not for SNAP/EBT)</li> </ul>	<ul style="list-style-type: none"> <li>Market/vendor is responsible for all costs of machine</li> <li>Machines usually have a minimum and/or maximum number of purchases or dollar amount purchased</li> </ul>	<ul style="list-style-type: none"> <li>Credit transaction fee: \$0.16 to \$0.25 per transaction, plus 0% to 1.69% of amount redeemed<sup>2</sup></li> <li>Debit transaction fee: \$0.28 to \$0.35, plus 0% to 0.75% of amount redeemed<sup>2</sup></li> <li>Wireless fee: \$0.03 to \$0.10 per transaction, plus \$10 to 30 per month<sup>2</sup></li> <li>If phone line instead of wireless, cost is \$15 to 25 per month, or free if a phone line can be shared with a nearby location</li> <li>Service fee: \$0 to \$10 per month</li> <li>Scrip tokens: \$200 for 500 tokens</li> </ul>
<b>Manual vouchers</b>	<ul style="list-style-type: none"> <li>This system does not require a POS device, though a POS machine can make it easier</li> </ul>	<ul style="list-style-type: none"> <li>This system requires a phone</li> <li>Transactions take a longer time and can be burdensome for the market staff and customers. It could potentially discourage SNAP/EBT users</li> <li>This can be a complicated process to coordinate on busy market days</li> <li>It takes longer for vendors to be reimbursed</li> </ul>	<ul style="list-style-type: none"> <li>POS Machine (optional): free if EBT-only from the government with FNS license, otherwise see above for costs of POS machines</li> <li>Cell phone: \$150 to 200 for phone, plus pre-pay minutes which range from per month, per day, or per minute costs</li> <li>Paper vouchers: range from \$0.02 to \$2.5 per sheet</li> </ul>
<b>Smart phone app (credit/debit only in NC)</b>	<ul style="list-style-type: none"> <li>No wireless fees</li> <li>The cost of one smart phone and the app is often cheaper than a POS machine</li> <li>No need for landline phone, immediate electricity, or wireless Internet</li> <li>Accounting can be done online through the app's website</li> <li>Can return cash for credit/debit purchases</li> </ul>	<ul style="list-style-type: none"> <li>The cost of smart phones may not be feasible for most vendors</li> </ul>	<ul style="list-style-type: none"> <li>Cost of a smart phone varies by company or provider. Prices for phones range from \$50 to \$200. Data plans range from \$10 to 50 per month or \$99 per year</li> <li>Total cost of fees for the app vary, generally they cost between \$200 and 300 per 2 years</li> </ul>

<sup>2</sup> Depending on machine. Some machines charge a flat rate while others charge a percentage and flat rate.

TABLE 3: Comparison of Different Smartphone Apps for Credit/Debit Cards

App Name	Costs per transaction	Swiping Device	Monthly Fee	Start-up Fee	Compatible With	Contract	Min/Max Transactions
The Square	Swiped transactions: 2.75%. Keyed-In transactions: \$3.50 plus \$0.10	Free	None	None	iPhone, iPad, Android phones	None	No minimum and no maximum
ROAMpay	Either 2.69% flat rate (Starter plan option), or 0.30% and \$0.10 (Advanced plan option)	Free	None (Starter) or \$15 (Advanced)	None	Blackberry phones, iPhone, iPad, Android phones	None (Starter) or Traditional (Advanced)	No minimum Maximum amount per transaction is \$999,999.99  No maximum total amount for transactions.
Intuit Go Payment	Swiped transactions: 2.7% (Pay-as-you-go plan) or 1.7% (Pay monthly plan). Keyed-In transactions: 3.7% (Pay-as-you-go plan) or 2.7% (Pay monthly plan)	Free	None (Pay-as-you-go plan) or \$12.99 (Pay monthly plan)	None	iPhone, iPad, iTouch, Android phones running OS 2.1 and higher	None	No minimum Maximum transaction amount is \$2,500. Maximum total for all transactions is \$3,500 per day.

### Common Questions about SNAP/EBT Redemption Systems:

*Should a market get multiple POS machines for SNAP/EBT or just one?*

Outfitting individual vendors with their own POS machines can make transactions quicker and simpler for vendors, customers, and market managers (9). Though not yet measured, this could potentially be the same for smart phones that accept credit, debit, or SNAP/EBT.

There are two ways this can work. A market could purchase additional machines for vendors to use, but all machines would be linked to the market's bank account. The second way is for individual vendors to get their own machines by applying for their own USDA FNS licenses. If vendors are accepted for a license they may also be eligible for a subsidized SNAP/EBT only machine, which would be linked to their bank account. Some people feel hesitant to apply for their own FNS license due to the personal information required by the application.

Cost is a major consideration, as well. While an entire market can cover the cost of one POS machine through fundraising, individual vendors may have trouble covering the costs, depending on how much money they already make and what they anticipate they would make from additional SNAP/EBT customers.

## *Should a market hire a SNAP/EBT coordinator?*

Some markets opt to hire someone whose sole responsibility is to manage the SNAP/EBT redemption system (see Step 2: Assess the Market's Capacity for specific information on tasks associated with managing this system). If a market is smaller and doesn't have a large amount of SNAP/EBT customers, and if the SNAP/EBT system is generally self-sustaining, then it may not be necessary to hire a SNAP/EBT coordinator. It's possible that the existing market manager is comfortable with taking on the bookkeeping and promotion for this system. It's not recommended to rely on a volunteer for a part- or full-time SNAP/EBT coordinator role in order to make sure the coordinator is accountable and invested.

If a market is planning on using a POS machine that accepts debit/credit in addition to SNAP/EBT, it is highly recommended the market invest in someone to coordinate this system full-time. Managing multiple forms of payment during market hours and in bookkeeping can be complicated. A dedicated employee who understands the complexities of the SNAP/EBT redemption system and who is invested in its success could prove a worthwhile investment.

If a market opts for a part- or full-time SNAP/EBT system coordinator, market organizers should consider recruiting a SNAP/EBT customer. S/he will be familiar with the system and can provide valuable insight into how to make the market accessible and promote SNAP/EBT access.



## STEP 7: CREATE A FUNDRAISING STRATEGY

It's important to carefully consider the start-up and on-going costs of running an SNAP/EBT redemption system, including labor, time, and materials. A market should be able to develop at least a rough budget of the SNAP/EBT system costs before moving forward. Fundraising is an ongoing responsibility for the SNAP/EBT system coordinator. Market organizers should have a realistic plan for financial sustainability of the system before moving forward after receiving an FNS license. The best time to begin planning for the sustainability of a SNAP/EBT system is even before applying for an FNS license.

### **External Funding**

**Grants** are a popular means of funding SNAP/EBT redemption programs. Grant funding is particularly useful for covering start-up costs for a new initiative, such as a promotion strategy or an incentive program. Grants will often fund a part- or full-time market manager position.

For more information on grant sources for farmers' markets to implement SNAP/EBT redemption systems, contact the North Carolina DSS office and other local or national fundraising organizations. Contact information for these organizations is located in the Resources Section. In addition, markets with EBT systems may be able to assist other markets with identifying grant funding, or identifying other fundraising strategies. Contact information can be found in the Resources Section of this guide.

**Sponsorships** from local businesses, religious groups, and state agencies are another possibility. These institutions may be willing to sponsor the SNAP/EBT redemption system by funding the start-up costs or supporting a specific promotion strategy (such as donating gleaned produce to a childcare center, or an incentive program that doubles or matches the value of customers' SNAP/EBT benefits).

In the absence of an established sponsorship program in your area, reach out to local organizations or businesses and invite them to sponsor the market. When contacting potential sponsors, be sure to present specific, quantifiable information on the effects the sponsorship would have locally, as well as the mutual benefits for the sponsor. For example, highlight the need to support access to healthy food while offering to thank the sponsor publicly with signage at the market.



### **Internal Funding**

While grants and other external funding can help a market cover costs, relying on outside funding is not always ideal. Applying for grants and fulfilling requirements for funders involves extra time and effort. Grant money is finite, and by the end of a grant period a market may still find itself without a long-term funding plan. Internal funding strategies have the potential to set a path for long-term financial sustainability.

**Purchasing a stand-alone ATM machine** allows the market to retain the transaction fees from withdrawing cash from debit/credit accounts. The initial start-up cost is large (an ATM machine costs roughly \$2,500), but this is paid off with the machine's transaction fees. Once it's paid off, the market owns the transaction fees and can use them to fund programs such as SNAP/EBT promotion and outreach. A timeline for paying off the initial investment depends on the machine's use, and it can take a few months to over a year. It's important to note that the machines require electricity to operate.

**Vendor fees** can subsidize or fully fund the costs of running a SNAP/EBT redemption system. Many vendors and market managers opt for this as a way to jump-start a SNAP/EBT program. This fee could be monthly, weekly, or based upon a percentage of sales from market days. The fee could also be tacked on to any normal vendor fees. A vendor fee is especially appropriate if market organizers predict that the vendors will see an increase in sales from the addition of new SNAP/EBT customers. The fee should be decided on as a group of all market stakeholders with full support from the vendors.

## Fundraising Models

### The Carrboro Farmers' Market's ATM

When the Carrboro Farmers' Market in Carrboro, NC, began accepting SNAP/EBT, they used a POS that accepted both credit/debit and EBT/SNAP. However, managing two separate systems of scrip tokens with limited staff and volunteer time was overwhelming.

According to Sarah Blacklin, the market manager, the market decided to use a SNAP/EBT-only POS machine, and purchase an ATM machine for customers to withdraw cash from their debit or credit cards. The Carrboro market team was inspired by the Davis County Farmers' Market in Davis, CA, which had a market-owned ATM. By purchasing an ATM machine, the market could set the price for transaction fees and kept the revenue from these fees to fund their market operations.

The Carrboro Farmers' Market was able to pay back the cost of the machine in about 4 months

from transaction fees alone, which was faster than their initial estimates. After paying off the machine, the transaction fee revenue funds the market's SNAP/EBT POS machine, the cost of promotion and outreach materials for SNAP/EBT, and the stipend for a part-time staff member to conduct outreach with SNAP/EBT participants in the community.

The ATM machine has brought more customers to the market and has allowed the market to simplify their SNAP/EBT system, conduct wider outreach with SNAP/EBT participants in the area, and bring in extra revenue for the market.

Contact information for this market is located in the Resources Section.



Carrboro Farmers' Market staff member with the market's ATM machine.

## Asheville City Market's Vendor Fees

Managing a SNAP/EBT and credit/debit system can be challenging and expensive, calling for creative thinking on the part of market managers and organizers. Without grant funding, the Asheville City Market has to be resourceful in funding its SNAP/EBT system's start-up fees. These fees included the POS terminal, tokens for scrip, payment processing costs, and merchant services fees. The staff, vendors, and oversight committee evaluated what internal revenue they could generate as a market to jump-start the system.

The market oversight committee brainstormed different funding models, such as charging credit and debit customers a fee for using the

POS machine, adding an additional vendor fee, or somehow splitting the cost between vendors and customers.

The committee ultimately decided to add an extra fee of \$3 to the vendors' weekly fees. With 50 to 60 vendors per week, this modest additional fee added up. These fees allowed the market's SNAP/EBT system to get started, which helped make the market accessible for more customers. The system has been self-sustaining ever since.

Contact information for this market is located in the Resources Section.



Asheville City Market in full bloom.

## Moore County Farmers Market's Locally Sponsored Match Program

The Moore County Farmers Market started as just one site in Southern Pines, NC. The manager, Harry Webster, began partnering with FirstHealth Moore Regional Hospital in Moore County to help get a market off the ground at the hospital. The market agreed to supply vendors while the hospital agreed to spread the

word about the market to their employees and visitors. The Moore County market now operates at three sites, and has 38 vendors total, averaging 12 to 20 vendors at each site on any given market day.

Webster has worked since 2011 to be able to accept SNAP/EBT benefits at the market.

Even though the prices at the Moore County market were competitive with grocery store prices, Webster thought that some financial incentive, such as doubling or matching customers' SNAP/EBT dollars, would encourage SNAP/EBT customers to visit the market.

Webster worked with Melissa Watford, Health Education Specialist with FirstHealth of the Carolinas, to brainstorm how to bring SNAP/EBT customers to the market. They spoke with other market managers in North Carolina about different incentive models. Watford approached FirstHealth about sponsoring an incentive program at the market.

FirstHealth agreed to match 50% of SNAP/EBT benefit dollars redeemed at the market.

Now when a customer swipes his or her SNAP/EBT card for \$20, they receive \$10 in extra tokens to spend at the market. To spread the word on this program, the market and FirstHealth created small postcards containing information on the Moore County markets and how to use SNAP/EBT cards and get the match.

Contact information for this market is located in the Resources Section.



A Moore County Farmers' Market customer with outreach flyers explaining the SNAP/EBT match.

## STEP 8: TRAIN THE MARKET STAFF, VENDORS, AND VOLUNTEERS

At this step the market should have an FNS license and be ready to install a SNAP/EBT redemption system. The market's vendors, board, staff, and volunteers should be supportive of bringing SNAP/EBT access to the market, as their input should have been used to develop the system plan. Now it's time to explain to everyone the details of the system. The more familiar everyone is with the system, the smoother it will run.

Market vendors, staff, and volunteers directly involved in sales or managing the system need to be familiar with the important details of how the system works, including:

- What can and can't be purchased with different USDA FNS benefits (see Table 1 on page 4).
- The protocol for SNAP/EBT redemption, payment, scrip, and vendor reimbursement.
  - If the market will have a central POS machine: the central machine location and the point-person for the system on market days.
  - What the scrip will look like (for SNAP/EBT versus debit/credit) and how the vendors will be reimbursed for scrip purchases.
  - If each vendor will have his or her own POS machine: how to use the POS device.
- Information on the demographics, culture, language, and other considerations of the SNAP/EBT customer base in the community. Perhaps someone from the community, or a representative from an organization who works closely with SNAP/EBT users in the area, can familiarize market staff with customs and needs specific to the community, if appropriate.
- Any upcoming promotional or educational events at the market.
- Any monetary incentives SNAP/EBT customers will be using, such as a double value SNAP/EBT program, promotional coupons, or special deals for SNAP/EBT customers.

Trainings should be interactive and engaging, involving the use of visuals, demonstrations, or skits. Use this training as another opportunity to seek input from vendors and other market stakeholders on logistics, promotion ideas, and concerns. There may be former and current SNAP/EBT clients among the market stakeholders who can provide insight based on their personal experiences.

To help vendors, staff, and volunteers remember the details of how the system works, many markets create a fact sheet or checklist for everyone to have on market days that gives an overview of the main points to remember.

## STEP 9: MARKET AND PROMOTE SNAP/EBT ACCESS

Marketing and promotion are vital to a farmers' market's success, and they're even more important when trying to attract customers who may not know the market exists, or who experience barriers to shopping at the market. The strategies that successfully attracted a market's current customer base may need to be adapted to reach SNAP/EBT customers. Most markets already survive on limited budgets, so creative, low-resource strategies for promoting and marketing SNAP/EBT access at the market are key. Utilizing partnerships with local organizations can help a market reach out to SNAP/EBT participants in the area. In addition, some current customers may also have or be eligible for SNAP/EBT benefits (such as customers who use WICFMNP or SFMNP). Remember to advertise SNAP/EBT access to current customers, as well.

### **Visibility at the market**

If there is a central SNAP/EBT POS machine, it's important that this location is highly visible with clear, simple signage. Customers will grow frustrated and discouraged if they need to wander around and be rejected by vendors before getting information on how the system works. If SNAP/EBT clients in the area speak multiple languages, the signage should be language-appropriate and there should be someone who is multilingual at the SNAP/EBT POS machine at all times.

If only certain vendors participate in the SNAP/EBT system, these vendors' booths must be clearly labeled and the vendors should have undergone any necessary training. Participating vendors should try to make shopping at the market easy for people who aren't used to shopping at farmers' markets. For example, the price and name of the products should be clearly labeled and some products could be pre-weighed and pre-packaged.

### **Price**

If the prices at the market are equally or less expensive than other local grocery or corner stores (which they often can be during the peak growing season), there should be information with a price comparison at the central SNAP/EBT terminal. A price comparison could also show the difference between the cost of a meal at a fast food establishment or other restaurant and the cost of a meal when cooked at home with groceries.

### **Events**

Hosting events such as a market tour, cultural fair, cooking demonstrations, or a health fair can draw in new customers and contribute to making the market a vibrant community resource. These events double



as tools for educating customers and building community. Markets can invite partner organizations to conduct outreach with customers on other services, such as SNAP or WIC application pre-screening, healthcare access, childcare and afterschool care, and other opportunities.

Entertainment at the market is another great way to draw people in. The entertainment shouldn't be too overwhelming and should be culturally sensitive. The market can be a family-friendly place by offering free childcare and activities for children and their families, such as a scavenger hunt, garden activity, cooking demonstration, or craft project. Market staff or volunteers (preferably who are multilingual) can give tours of the market to new customers.



Photo courtesy of David Poulos

### **Bringing customers to the market**

A targeted effort directed at potential customers will be much more effective than spreading general information throughout the community. Market organizers should find out how SNAP/EBT participants in the area generally get their news or learn about community services. Using local partners can help market organizers learn more about their specific audience and create appropriate and relevant marketing materials. Partners may have advice to share on successful outreach they've conducted in the past. Outreach materials should be concise, clear, and consistent. If possible, members of the target population should have input in the promotion strategy and should review the materials before they are sent out.

One way to partner with social service organizations, food banks, or clinics is by distributing flyers and outreach materials through their client networks. Markets could invite schools to take a field trip to the farmers' market and offer coupons for students'. Local food banks could distribute information on the market when clients pick up food. A representative of the market could visit a local cooking class and tell participants about SNAP/EBT access at the market. A market can also offer a coupon for first-time SNAP/EBT customers at the market.

Engaging local media outlets is also useful. Representatives from the market can pitch stories and send press releases to newspaper reporters about the market's SNAP/EBT access, incentives, promotional events, or other offerings at the market. Utilize county and municipal TV stations (public access), websites, newspapers, and social media. Social media is increasingly useful for targeting large amounts of people, especially through Facebook and Twitter. Finally, never underestimate the power of word of mouth. Many market managers attest that word of mouth is one of the most effective ways to spread information about a market's SNAP/EBT access.

### **Case Example: Outreach**

#### **Asheville City Market's Multi-Level Outreach and Promotion Strategies**

Market organizers at the Asheville City Market in Asheville, NC, utilized their local United Way to get a comprehensive list of 50 organizations in the area that assist low-income individuals and families in the Asheville area. They created a card with information about the SNAP/EBT system at the market and distributed these cards to the organizations to send to their clients. Market organizers also created the Kids Corner Market, a space for children at the market. They partnered with community organizations to provide activities on healthy eating and physical activity.

Farmers' market representatives conducted cooking demonstrations at low-income housing, providing market coupons and information on how to use a SNAP/EBT card at the market. The market partnered with the local food bank on their backpack program, in which backpacks are filled with produce and are given to kids on Fridays to provide healthy food over the

weekends. Coupons and flyers with information on how to use SNAP/EBT at the market were placed in the backpacks.

Each week in August, the first 50 people to use their SNAP/EBT card at the market received a free \$5 token to spend. Next year, market organizers plan to expand this during the summer months, as well.

Contact information for this market is located in the Resources Section.



The Asheville City Market's Kids Corner Market

## STEP 10: EVALUATE, REFLECT, PLAN

It's important for farmers' markets to assess how well the SNAP/EBT system is functioning. Even successful markets should have an ongoing monitoring system to identify and respond to any changes in the market. In evaluating a SNAP/EBT system, farmers' market coordinators should ask:

1. *Is the system working for the customers?* Evaluate the number of SNAP/EBT purchases over time. Speak with SNAP/EBT customers about how the system is working out for them and what could be improved. Ask volunteers and staff who oversee the SNAP/EBT system about customers' reactions.
2. *Is the system working for the vendors?* The SNAP/EBT manager should be proactive in soliciting feedback and input from vendors through conversations, meetings, and facilitated group discussions.
3. *Is the system working for the staff?* Check in with other staff and volunteers about how the system is working for them. What is and isn't working? How can the system be simplified or improved? It may be useful to organize a facilitated discussion to brainstorm future improvements.

Maximizing a market's potential to be a source of healthy food, nutrition information, and community for SNAP/EBT customers takes time, reflection, creativity, and partnerships. Farmers' markets will be stronger when they actively share resources with each other, as well as partners outside of the market, and plan improvements and initiatives for the future.



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- 8.) *SNAP/EBT at Your Farmers' Market: Seven Steps to Success*. Project for Public Spaces, Inc. and Wholesome Wave, 2010.
- 9.) Buttenheim, A, Havassy, J, Fang, M, et al (2011). Increasing Supplemental Nutrition Assistance Program / Electronic Benefit Transfer Sales at Farmers' Markets with Vendor-Operated Wireless Point-of-Sale Terminals. *Journal of the Academy of Nutrition and Dietetics*, May 2012.

## RESOURCES

### 1. Contact Information for Organizations Working on SNAP/EBT at Farmers' Markets

#### **Federal Agencies**

##### USDA Food and Nutrition Service (FNS)

- The USDA FNS office provides information on the application process for farmers' markets to receive a license to accept SNAP/EBT benefits.
- Website: <http://www.fns.usda.gov/cga/Contacts/HQContacts.htm>

##### FNS Field Office for North Carolina

- The Field Office for North Carolina can provide specific information on the state requirements for accepting SNAP/EBT benefits.
- Website: [http://www.fns.usda.gov/cga/Contacts/FieldOffices/North\\_Carolina.htm](http://www.fns.usda.gov/cga/Contacts/FieldOffices/North_Carolina.htm)

#### **NC State Agencies**

##### Food and Nutrition Services for North Carolina (FNS4NC).

- FNS4NC is the SNAP program in North Carolina. They conduct outreach and education with eligible and current SNAP/EBT participants. They also coordinate other anti-hunger efforts, such as working with food banks.
- Contact: April Morgan, Food and Nutrition Services Outreach Coordinator, [aprlmorgan@feedingamerica.org](mailto:aprlmorgan@feedingamerica.org)
- Website: <http://www.fns4nc.org/>

##### North Carolina Department of Health and Human Services, Division of Social Services (NC DSS).

- NC DSS oversees SNAP/EBT in NC. The agency has information on SNAP benefits, how to apply for an FNS license, and any questions about USDA/FNS funding and grants for farmers' markets.
- Contact: Dean Simpson, Chief of Economic and Family Services, [dean.simpson@dhhs.nc.gov](mailto:dean.simpson@dhhs.nc.gov)
- Website: <http://www.ncdhhs.gov/dss/>

##### North Carolina Department of Health and Human Services, Division of Public Health (NC DPH).

- NC DPH oversees WIC and WICFMNP in NC. The agency has extensive resources and information on accepting federal assistance benefits at farmers' markets, partnerships across sectors, and outreach strategies with SNAP/EBT and WIC participants.
- Contact: Diane Beth, Nutrition Manager, Physical Activity and Nutrition Branch, [diane.beth@dhhs.nc.gov](mailto:diane.beth@dhhs.nc.gov)
- Website: <http://publichealth.nc.gov/>

#### **National Organizations**

##### Farmers' Market Coalition

- Farmers' Market Coalition is a nonprofit organization dedicated to providing resources to farmers' markets to build their capacity. Their website contains a multitude of resources for managing and

promoting a farmers' market, including resources for managing a SNAP/EBT system from across the country.

- Website: <http://farmersmarketcoalition.org/>

Project for Public Spaces, Inc.

- Project for Public Spacers is a non-profit organization dedicated to helping people create and sustain public spaces that build stronger communities. Their website contains resources for farmers' markets interested in being more accessible to low-income communities.
- Website: <http://www.pps.org/>

Wholesome Wave

- Wholesome Wave works to improve food access in low-income neighborhoods. Their website contains information and resources for farmers' markets operating in low-income neighborhoods. Previously Wholesome Wave offered grants for markets to double the value of customers' SNAP/EBT benefits.
- Website: <http://www.wholesomewave.org>

## **North Carolina Regional Organizations**

Appalachian Sustainable Agriculture Project (ASAP).

- ASAP has a wealth of information on promoting and managing farmers' markets, building capacity of local growers, and SNAP/EBT outreach. They operate in the Western NC region.
- Website: <http://www.asapconnections.org>

Leaflight, NC 21<sup>st</sup> Century Farmers' Market Program

- Leaflight offers a grant program and technical assistance to farmers' markets that seek to implement a SNAP/EBT redemption system. They manage the NC 21<sup>st</sup> Century Farmers' Market Program, which operates statewide.
- Website: [http://leaflight.ning.com/](http://leaflight.ning.com)

Plants for Human Health Institute, N.C. MarketReady.

- N.C. MarketReady is the N.C. Cooperative Extension Service outreach of the Plants for Human Health Institute. N.C. MarketReady builds partnerships and educational resources to enhance the profitability of N.C. agriculture and promote the consumption of fruits and vegetables.
- Website: <http://plantsforhumanhealth.ncsu.edu/extension/programs-resources/farmers-markets/vendors/#marketing-strategies>

## **Case Example Farmers' Markets**

Asheville City Market

- Contact: Mike McCreary, Market Manager, [mike@asapconnections.org](mailto:mike@asapconnections.org)
- Website: <http://www.asapconnections.org/citymarket.html>

Carrboro Farmers' Market

- Contact: Sarah Blacklin, Market Manager, [carrborofarmersmarket@gmail.com](mailto:carrborofarmersmarket@gmail.com)
- Website: <http://www.carrborofarmersmarket.com/>

#### **Greenville Farmers' Market**

- Contact: Jean Wilkerson, Project Manager, Communities Putting Prevention to Work, [jrwilkerson@pittcountync.gov](mailto:jrwilkerson@pittcountync.gov)
- Website: <http://www.saturdaymarketlive.com/>

#### **Moore County Farmers' Market**

- Contact: Harry Webster, Market Manager, [moorecfm@embarqmail.com](mailto:moorecfm@embarqmail.com)
- Website: <http://www.localharvest.org/moore-county-farmers-market-M25234>

#### **Onslow County Farmers' Market**

- Contact: Larry Kent, Market Manager, [lkkent@ncsu.edu](mailto:lkkent@ncsu.edu)
- Website: <http://onslowncfarmersmarket.com/>

### **Point of Sale Machine Companies**

Leaders – the Merchant Services Company: <http://www.lms-corp.com/>

Merchant Source: <http://merchantsource.com/>

Money Tree Merchant Services: <http://cardpay.net/>

### **Scrip/Token Companies**

Anicklesite.com: <http://www.anickelsite.com/>

Drink Tokens.com: <http://www.drink-tokens.com/>

Heirloom Wooden Toys: <http://heirloomwoodentoys.com/-pr-18749.html>

Imprint Items.com: <http://www.imprintitems.com/custom/10284118>

Ituit.com: <http://ituit.com/>

Market Umbrella: <http://www.marketumbrella.org/>

Old Time Wooden Nickel Co.: <http://www.wooden-nickel.com/>

Promo Peddler: <http://www.promopeddler.com/search/index/screened-wooden-nickels>

The Widget Source: <http://thewidgetsource.com/>

USImprints.com: <http://www.usimprints.com/>

## **2. Additional Resource Guides on SNAP/EBT at Farmers' Markets**

*Real Food, Real Choice: Connecting SNAP Recipients with Farmers' Markets.* Community Food Security Coalition, Farmers Market Coalition, 2010.

- This guide from Community Food Security Coalition and Farmers Market Coalition explores policy recommendations to increase and sustain SNAP/EBT sales at farmers' markets.
- Website: [http://www.foodsecurity.org/pub/RealFoodRealChoice\\_SNAP\\_FarmersMarkets.pdf](http://www.foodsecurity.org/pub/RealFoodRealChoice_SNAP_FarmersMarkets.pdf)

*SNAP/EBT at Your Farmers' Market: Seven Steps to Success.* Project for Public Places, Inc. and Wholesome Wave, 2010.

- This guide provides a broad overview of the process for receiving SNAP/EBT benefits at farmers' markets. It also details characteristics of successful SNAP/EBT redemption programs from across the country.
- Website: [http://www.pps.org/pdf/SNAP\\_EBT\\_Book.pdf](http://www.pps.org/pdf/SNAP_EBT_Book.pdf)

*Supplemental Nutrition Assistance (SNAP) at Farmers' Markets: A How-To Handbook.* USDA Agricultural Marketing Service, USDA Food and Nutrition Service, and The Project for Public Spaces, Inc., 2010.

- This handbook provides an overview of how farmers' markets can apply to be an FNS-licensed SNAP/EBT retailer and how markets can implement a SNAP/EBT access system.
- Website: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>

*Building a Healthy America: A Profile of the Supplemental Nutrition Assistance Program.* USDA Food and Nutrition Services, 2012.

- This document explains the history of SNAP, funding for SNAP, and initiatives to improve food access through SNAP.
- Website: <http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/Other/BuildingHealthyAmerica.pdf>

#### USDA Agricultural Marketing Services

- The USDA AMS website provides information on direct marketing strategies and materials for farmers' markets, as well as information on funding opportunities for farmers' markets.
- Website: <http://www.ams.usda.gov/AMSV1.0/farmersmarkets>

#### Know Your Farmer, Know Your Food

- USDA's Know Your Farmer, Know Your Food program is an effort to better connect consumers to local producers. The website contains information on federal grant programs for farmers' markets.
- Website: <http://www.usda.gov/knowyourfarmer>

### 3. Research on SNAP/EBT at Farmers' Markets

Buttenheim, A, Havassy, J, Fang, M, et al (2011). Increasing Supplemental Nutrition Assistance Program / Electronic Benefit Transfer Sales at Farmers' Markets with Vendor-Operated Wireless Point-of-Sale Terminals. *Journal of the Academy of Nutrition and Dietetics*, May 2012.

- This paper describes a pilot program where every vendor at a farmers' market in Philadelphia was given a POS machine. SNAP/EBT transactions were counted before, during, and after the pilot.

Jones, P and Bhatia, R. Supporting Equitable Food Systems Through Food Assistance at Farmers' Markets. *American Journal of Public Health*, May 2011.

- This paper describes a partnership between the San Francisco Department of Public Health, a nonprofit organization, and a local food stamp program to institutionalize EBT access at all farmers' markets in San Francisco. It describes ways in which markets, nonprofit organizations, and local or state government can collaborate around solutions to food access.

Young, C, Karpyn, A, Uy, N and Wich, K. Farmers' Markets in Low Income Communities: Impact of Community Environment, Food Programs, and Public Policy. *Journal of the Community Development Society*, June 2011.

- This paper describes how federal food assistance programs, community factors, and public policies affect farmers' markets in low-income areas. It also details best practices for promoting and managing markets in these communities.

## 4. Assessment Tools

### **Nutrition Assessment Tools**

*Nutrition Environment Measurement Survey (NEMS) Tool.* University of Pennsylvania.

- NEMS tools measure nutrition environments of stores, restaurants, farmers' markets, and other food retail outlets. The measures focus on the availability of healthy choices, quality, and price. It can be useful in comparing a farmers' market to other available food options in a community.
- Website: <http://www.med.upenn.edu/nems/measures.shtml>

*National Health and Nutrition Examination Survey (NHANES).* Centers for Disease Control and Prevention, National Center for Health Statistics.

- NHANES is a survey to assess the nutritional health of adults and children. It could be used to assess change in fruit and vegetable intake among farmers' market customers. It's very long, but it can easily be simplified.
- Website: <http://www.med.upenn.edu/nems/measures.shtml>

### **Sample Market Evaluation Tools**

*Oregon Small Farms Technical Report, Tools for Rapid Market Assessments.* Oregon State University Extension.

- This report explains assessment tools for farmers' markets that can be done quickly, such as attendance counts and dot surveys.
- Website: <http://extension.oregonstate.edu/catalog/pdf/sr/sr1088-e.pdf>

*Farmers' Market Evaluation.* Cornell Cooperative Extension, South Central NY Agricultural Team.

- This form can be used to evaluate a farmers' market's visibility, atmosphere, amenities, layout, and customer demographics. It is perhaps most effective when completed by an individual unfamiliar to the farmers' market.
- Website: <http://nofavt.org/sites/default/files/Shared%20Wisdom.pdf>

*Rapid Market Assessment.* Northeast Organic Farming Association of Vermont.

- This website includes explanations of and tools to conduct various methods of rapid assessments of farmers' market.
- Website: <http://nofavt.org/node/765>

## Sample Customer Surveys

**Survey 1.** *This can be filled out by a customer, or delivered by an interviewer. This can also be delivered as a dot survey. A dot survey is done by posting the questions on large pieces of paper, and inviting customers to place sticker dots (provided by surveyors) at their answers to the questions.*

*It's important to inform survey-takers about the survey's purpose, optional questions, and the interviewer's procedure for confidentiality.*

1. How did you first hear about [name of your farmers' market]?

Options: Local newspaper, local radio, word of mouth, saw it

2. Where do you live?

Options: List different locations near market

3. How often do you come to this market?

Options: Twice a week, once a week, a couple times a month, once a month, first time

4. What are the two main reasons you come to this farmers' market?

Options: To buy fresh produce, to buy local produce, to support local growers, to see friends/others in the community, for the convenience of the market, other

5. How would you describe the role of the market in helping your family eat fresh foods?

Options: Very helpful, somewhat helpful, not helpful

6. Since shopping at the market, have you tried or cooked any new foods?

Options: Yes, no

7. What is the most important thing you think about when choosing one product over another at this farmers' market?

Options: Quality, price, taste, healthfulness

8. Should the market accept EBT cards, which hold SNAP/food stamps benefits?

Options: Yes, no

**Survey 2.** *This survey can be filled out by hand by a customer or delivered orally by an interviewer. It's important to inform survey-takers about the survey's purpose, optional questions, and the interviewer's procedure for confidentiality.*

Time of Survey:

1. In the past year, how often have you shopped at the market? (Circle one)

Weekly

Never

Monthly              Other \_\_\_\_\_ (specify)

2. With whom did you come to the market? (Circle all that apply)

On my own        with family        with friends

3. What do you usually buy at the market? (Circle all that apply)

Produce        Prepared foods (ready to eat)        Eggs

Poultry/meat        Plants/flowers        Crafts

Baked goods        Other: \_\_\_\_\_

4. How much do you usually spend at the market each day? (Circle one)

\$1-10        \$11-20        \$21-30        \$31-50        \$50+

5. Approximately how many vendors did you or will you visit today? (Circle one)

1        2-4        5-7        8-10        10+

6. What is your primary form of payment at the market?

[ ] Cash        [ ] Debit/credit        [ ] SNAP        [ ] Other: \_\_\_\_\_

7. What is your primary form of payment for food at stores besides the market?

[ ] Cash        [ ] Debit/credit        [ ] SNAP        [ ] Other: \_\_\_\_\_

8. How do you usually travel to the market? (Check one)

[ ] Walk        [ ] bus        [ ] bike        [ ] drive        [ ] train        [ ] Other: \_\_\_\_\_

9. How many minutes does it take to get here by your usual transportation?

[ ] 1-5 minutes        [ ] 6-10 minutes        [ ] 11-15 minutes        [ ] 16-20 minutes

[ ] 21-25 minutes        [ ] 26-30 minutes        [ ] 30+

10. What is your home zip code? \_\_\_\_\_

11. What is your age?

[ ] Less than 18        [ ] 18-35        [ ] 36-49        [ ] 50-65        [ ] 65+

12. What is your gender? \_\_\_\_\_



## BUY LOCAL FOOD with your EBT Card at ASHEVILLE CITY MARKET

POTATOES - ONIONS - BEEFERS - TOMATOES -  
CUCUMBERS - EGGS - MEATS - MORE

161 South Charlotte Street  
At the Public Works Building  
Downtown

SATURDAYS 8-1

**Free Kids' Activities!**  
9am–Noon (during Market)  
Live music & children's book raffle



**AUGUST PROMOTION**  
**FREE \$5 Market Token!**

Use your SNAP/EBT card at Market & receive a bonus \$5 token.  
One \$5 bonus token per SNAP customer per Saturday (first 50).  
Please come to the Market Information table for details.

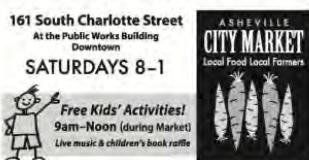
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## Moore County Farmers Markets

NOW ACCEPTING  
SNAP/EBT



For a limited time, receive 50¢ for every \$1 you spend at the market. If you use \$10 of your SNAP benefits, you'll receive \$15 in Farmers Market Coins



Farmers Market Locations:

Mondays  
2-5:30 pm  
FirstHealth Center for  
Health & Fitness - Pinehurst  
April—October

Thursdays  
9am-1pm  
Morgan Rd  
Armory Sports Complex  
Year-round

Saturdays  
8am-Noon  
Downtown Southern Pines  
SE Broad Street & NY Ave  
April—October







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