



A GUIDE TO SNAP/EBT FOR N.C. FARMERS MARKETS

Steps, Best Practices, and Resources

Second Edition, March 2018



A Publication of the Rural Advancement
Foundation International-USA



Purpose

This guide is for farmers market organizers, public health professionals, and food justice advocates who want to learn how farmers markets can accept SNAP/EBT benefits. The guide includes an overview of SNAP/EBT in North Carolina, how to implement SNAP/EBT at farmers markets, farmers market nutrition incentive programs, and case studies of North Carolina farmers markets who accept SNAP/EBT.

Acknowledgements

This second edition resource guide was produced through funding from the Kate B. Reynolds Charitable Trust. Many thanks to Kat Bawden, who researched and wrote the first edition of this guide as a part of her Master of Public Health Degree at the Gillings School of Global Public Health at University of North Carolina at Chapel Hill. We also thank the many contributors who supported the research and provided farmers market case study examples for the 2013 edition.

We acknowledge and thank the farmers markets who participated as case studies in this guide as well as the people who served as guide reviewers. This includes everyone at the Caswell County Local Foods Council, Lee Mortensen and Carolyn Hulsey at Greensboro Curb Farmers Market, Lisa McBride at Jackson County Farmers Market, Abby Gentry and Sharon Jablonski at Morganton Farmers Market, Lou Godfrey and Freddie Killough at Marion Tailgate Market, and LaShauna Austria. Thank you for sharing your knowledge, challenges, successes, time, and resources. A big thank you to Mel Umbarger for the guide design work. Lastly, we thank all the North Carolina farmers market organizers, vendors, volunteers, and partners who work tirelessly year after year to provide their communities with a place to shop for fresh, local food.

Authors

Kat Bawden
Margaret Krome-Lukens
Lisa Misch

Graphic Designer

Mel Umbarger

Photo Credits

Carrboro Farmers Market (17), Caswell County Farmers Markets (23, 24), Greensboro Farmers Curb Market (Cover, 5, 12, 25, 31), Jackson County Farmers Market (22, 27), Mill City Farmers Market (18), RAFI (4, 11, 15, 28, 29, 30), AP (10), USDA Food and Nutrition (16), Wholesome Wave Georgia (Cover, 8). *Under Creative Commons Licenses:* Natalie Maynor (19), Friends of Family Farmers (32)



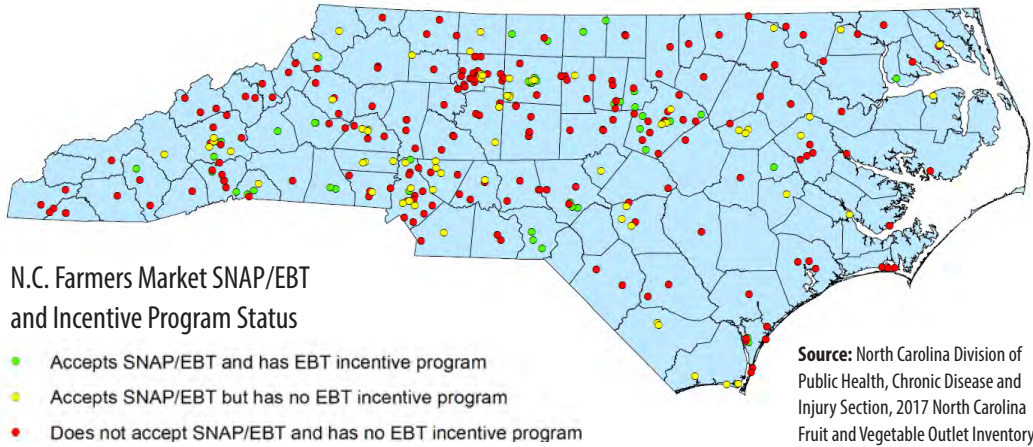
Our food environment — which includes stores, restaurants, food prices, and community characteristics — influences how we eat. When fresh produce is not available in our food environment, not only are we less likely to eat fresh produce, we are less likely to be interested in eating it or know how to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

Implementing SNAP/EBT systems at farmers markets allow markets to increase fresh produce access for community members from all income levels; and farmers markets often serve as community centers where customers learn about cooking, nutrition, and farming, while interacting with other members of the community.² Money spent on local vendors’ products also has an economic benefit. In a 2016 study, local producers who sold their products directly to consumers generated twice as much regional economic impact per dollar as did food producers who did not engage in direct marketing.³

When the SNAP program switched from paper food stamps to EBT cards in the early 2000s, most farmers markets could not accept the new electronic payment system. By 2007, SNAP redemptions at farmers markets were at their lowest since food stamps began. But farmers markets are catching up. From 2012 to 2017, there was a 130% increase in the number of farmers markets that accepted SNAP/EBT nationwide, and a 35% increase in SNAP/EBT redemptions at farmers markets during that time. In North Carolina, SNAP/EBT shoppers redeemed \$328,215 in benefits at farmers markets in 2017, a 204% increase from 2012.⁴

Yet, only 36% of North Carolina’s 326 farmers markets currently accept SNAP/EBT benefits or have individual vendors who accept EBT.⁵ And SNAP benefits redeemed at farmers markets comprise just 0.02% of all SNAP benefits used nationwide.⁶ North Carolina farmers markets have made progress by increasing SNAP recipients’ access to local, fresh food but we have much further to go.

Establishing and sustaining SNAP/EBT access at a farmers market takes time, adequate infrastructure, and effective partnerships. It is important for market organizers to set realistic expectations for what a SNAP/EBT system will involve and achieve, given the market’s capacity and potential customer base. In this guide and with these case studies, we hope to help market organizers determine if it is the right strategy for their market, and if so, to support them in establishing and building strong programs.



1 Hearn, MD, Baranowski, T, Doyle, C, et al. Environmental Influences on Dietary Behavior Among Children: Availability and Accessibility of Fruits and Vegetables Enable Consumption. Journal of Health Education, January/February 1998.
2 Jilcott, S, Wade, S, McGuirt, JT, et al. The Association between the Food Environment and Weight Status among Eastern North Carolina Youth. Public Health Nutrition, September 2011.
3 “Direct-Marketing Farms Have Double the Regional Impact.” UC Davis, 18 July 2016.
4 “Comparison of SNAP Authorized Farmers and Markets FY2012 and FY2017.” USDA Food and Nutrition Service, 17 Oct. 2017.
5 “North Carolina Fruit and Vegetable Outlet Inventory.” Community and Clinical Connections for Prevention and Health Branch, 2017.
6 “Fiscal Year 2016 At A Glance.” USDA Food and Nutrition Service, 15 Dec. 2016.



Table of Contents

Introduction to SNAP/EBT 1

 What is SNAP/EBT? 1

 How SNAP/EBT Works 1

SNAPSHOT: Accepting SNAP/EBT at Your Farmers Market 3

Implementing a SNAP/EBT System 4

 Getting Ready 5

 Paperwork 8

 Equipment 9

 Recordkeeping 12

 Training 13

 Promotion and Evaluation 14

 Fundraising 17

Nutrition Incentive Programs at Farmers Markets 19

Case Study Profiles: SNAP/EBT Farmers Markets in North Carolina 22

 Mission-Driven Rural Market: Caswell County Farmers Markets..... 23

 High Traffic Urban Market: Greensboro Farmers Curb Market..... 25

 Downtown Rural Market: Jackson County Farmers Market..... 27

 Small-Town Established Market: Morganton Farmers Market 29

Resources & Appendix 32



What is SNAP/EBT?

Supplemental Nutrition Assistance Program (SNAP): Formerly known as Food Stamps, SNAP is the nation’s most important anti-hunger program. The federal nutrition program allows people to use SNAP benefits to purchase food at grocery stores, convenience stores, and other outlets like farmers markets.



Electronic Benefit Transfer (EBT): EBT is an electronic system that allows state health and human service departments to issue benefits via a magnetically encoded payment card.

In this guide “SNAP/EBT,” “SNAP,” and “EBT” are often used interchangeably but remember: SNAP is the name of the benefits consumers receive to purchase food. An EBT card is how they spend those benefits. Most recipients refer to the program as EBT rather than SNAP.

How SNAP/EBT works

About the Supplemental Nutrition Assistance Program

SNAP assists eligible low-income individuals and families with the cost of food. In November 2017, 41.7 million Americans received SNAP benefits.⁷ In that same month, 934,775 North Carolinians received SNAP benefits with an average amount of \$128 per month per individual. 52% of SNAP households had at least one child living there.⁸

USDA Food and Nutrition Services (FNS) Benefits That NC Farmers Markets Can Accept				
Benefit Program	Form	Purpose of Benefit Program	Eligible Retailers	Eligible Purchases
Supplemental Nutrition Assistance Program (SNAP)	EBT card	Offers nutrition assistance to eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net.	Anywhere eligible foods can be purchased and SNAP/EBT cards are accepted.	Bread, cereal, meat, dairy, fish, poultry, fruit, vegetable, seeds, and plants that produce food. Uneligible SNAP items: alcohol, tobacco, hot food or ready-to-eat food.
WIC Farmers Market Nutrition Program (WIC FMNP)	Paper vouchers / checks	Provides coupons to low-income pregnant, breastfeeding and post-partum women, and to children up to 5 years, who are found to be at nutritional risk to purchase fruits and vegetables at farmers markets.	WIC FMNP-authorized farmers markets.	Fresh North Carolina-grown fruits and vegetables.
Senior Farmers Market Nutrition Program (SFMNP)	Paper vouchers/ checks	Provides low-income seniors with coupons to be exchanged for eligible foods at farmers markets, roadside stands, and CSAs.	Senior FMNP-authorized farmers markets.	Fresh North Carolina-grown fruits and vegetables.

7 “Supplemental Nutrition Assistance Program (SNAP).” Food and Nutrition Service, 2 Feb. 2018.

<https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>

8 “SNAP Community Characteristics - North Carolina.” Food and Nutrition Service, 19 Jan. 2018.

<https://www.fns.usda.gov/ops/snap-community-characteristics-north-carolina>



How does someone receive SNAP?

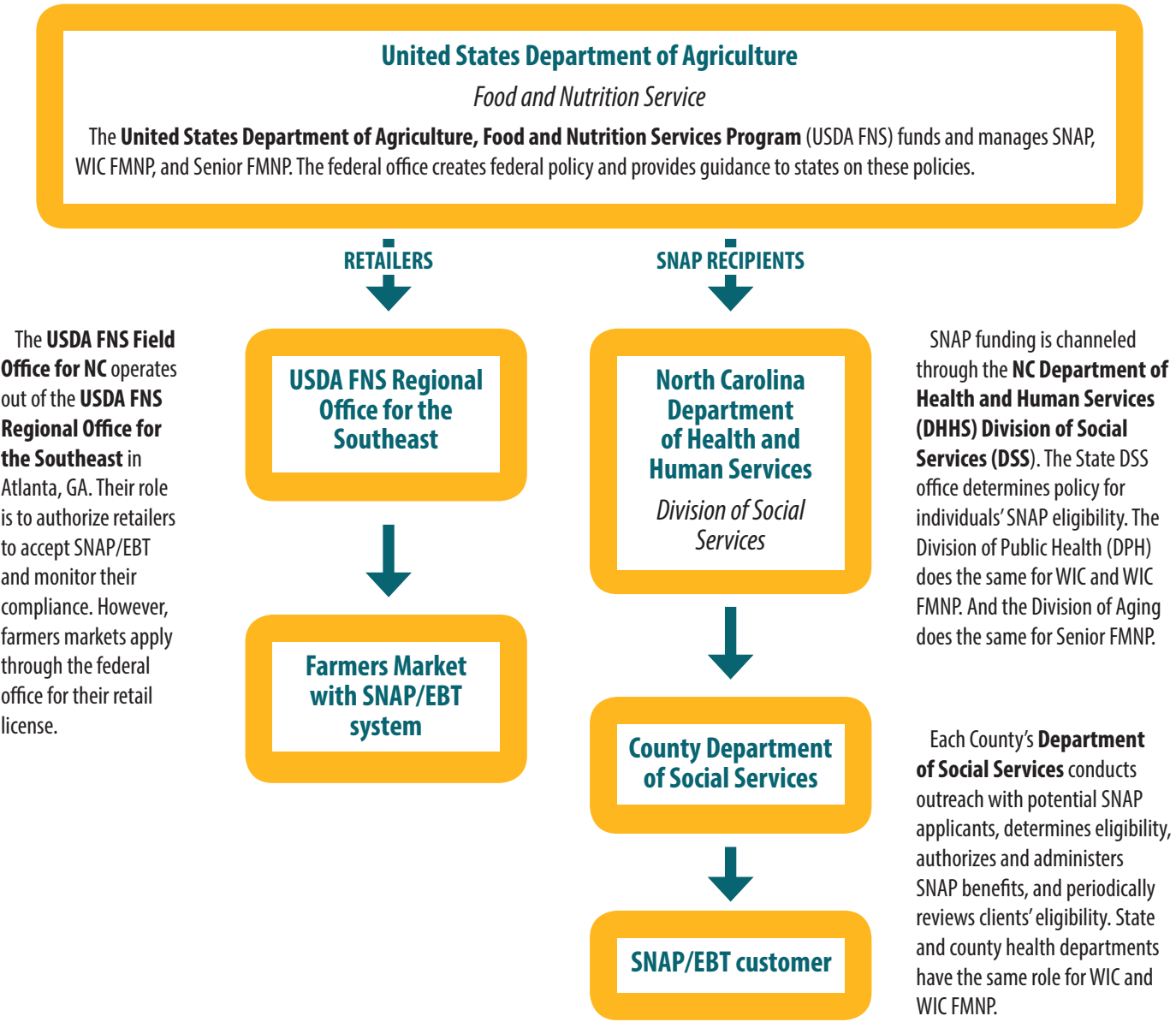
An individual applies to receive SNAP benefits through their county’s Division of Social Services (DSS) office. A county DSS office case manager determines an applicant’s eligibility for SNAP and the amount of benefits the client will receive. The client receives a plastic EBT card, similar to a debit card.

When paying with an EBT card, the SNAP customer swipes the card at a Point of Sale (POS) terminal and enters the PIN number. If authorized, the purchase amount is deposited in the retailer’s account and deducted from the SNAP customer’s account. The customer receives a receipt, which also shows the remainder of the balance on their EBT card. When

SNAP/EBT customers swipe their cards at a farmers market the amount is deposited into the bank account of the farmers market or individual farmer.

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 how this program works can help market organizers identify which offices to contact with questions or concerns. Contact information or websites for the agencies below are located in the Resources Section.



SNAPshot: Accepting SNAP/EBT at Your Farmers Market

There are multiple steps required to implementing a SNAP/EBT system at your farmers market. The information and questions listed below provide market managers with a quick overview of the minimum requirements and capacity necessary to accept SNAP/EBT. If your farmers market chooses to move forward with becoming a SNAP/EBT retailer, we encourage you to read through the rest of the sections on implementation before getting started.

Minimum Requirements for Accepting SNAP/EBT at a Farmers Market

1. Become an Authorized SNAP Retailer: Interested retailers must meet the following USDA eligibility requirements. (Section: Paperwork, pg 8)

- a. Meet USDA Definition of a Farmers Market: *Two or more farmer-producers that sell their own agricultural products directly to the general public at a fixed location, which includes fruits and vegetables, meat, fish, poultry, dairy products, and grains.*

OR

USDA Definition of Direct Marketing Farmer: *Farmer-producers that sell their own agricultural products directly to the general public, which includes fruits and vegetables, meat, fish, poultry, dairy products, and grains.*

- b. AND either (A) offer for sale at least three varieties of qualifying foods in each of the four staple food groups: meat, poultry or fish, bread or cereal, vegetables or fruits, and dairy; OR (B) more than 50% of the total dollar amount of all retail sales (food, nonfood, and services) sold at the market must be from the sale of eligible staple foods.

2. Determine who will be SNAP/EBT Coordinator (Section: Market Capacity, pg 5)

3. Acquire POS (point-of-sale) device to process EBT card transactions (Section: Equipment, pg 9)

4. Set-up Transaction and Reimbursement Procedures (Sections: Scrip, pg 10 & Recordkeeping, pg 12)

Should You Offer SNAP/EBT at Your Market?

Questions to Consider:¹

- **Market Mission:** Is serving low-income shoppers, addressing local hunger issues, or building community food security part of your market's mission?
- **Leadership:** Is there someone who can spearhead this effort and follow through on all steps involved?
- **Administrative Capacity:** Can the market keep precise and timely records, manage accounts, and reimburse vendors?
- **Ongoing Duties:** Are there staff or volunteers who can staff the information booth and do bookkeeping?
- **Financial Resources:** Can your market absorb or raise funds to cover the start-up costs, ongoing costs, and new liabilities associated with accepting EBT?
- **Community Demand:** Are people asking about SNAP? Are there SNAP recipients in your community?

¹ Source: "Should You Offer SNAP EBT at Your Market?" Farmers Market Coalition, farmersmarketcoalition.org/education/snap/should-you-offer-snap-ebt-at-your-market/



Implementing A SNAP/EBT System At Farmers Markets





Getting Ready

Accepting SNAP/EBT at a farmers market requires ongoing organizational support. Before jumping into implementing a SNAP/EBT program, take the time to assess your market stakeholders’ interest, the market’s capacity to accept SNAP, and the understanding of your SNAP customer base.

Assessing Interest

As a first step, market organizers should speak with all relevant stakeholders to introduce the idea of accepting SNAP/EBT benefits. Market stakeholders may include vendors, staff, customers, volunteers, board members, local businesses, or other partners. It is especially important to involve vendors in this process as their support will be essential to the overall success of the program.

Some vendors may be reluctant to accept a new form of payment or not want to participate. It is up to each market to decide whether to require all eligible vendors to accept SNAP or make it optional. Consider inviting a manager or vendor from another farmers market with a successful SNAP/EBT system to explain challenges and benefits. Some markets



ask participating vendors to sign an agreement to set clear expectations of what they will be required to do.

If the market decides there is enough stakeholder interest to proceed, plan to regularly check in with updates and to seek input or address concerns. It is important to set a realistic timeline for SNAP implementation. Timing will depend on the market’s capacity, but generally takes two to six months.

But if market organizers talk with all market stakeholders and do not receive positive feedback, they should think very carefully about proceeding. Successful SNAP/EBT programs require support from all stakeholders, especially vendors. If there is strong opposition this will make organizers’ work difficult, and may have a negative impact on EBT customers’ experience.

Market Capacity

Implementing a SNAP/EBT system is an ongoing operation with financial and labor costs. Market organizers must assess their market’s capacity prior to taking on SNAP/EBT operations. See the table below for a list of minimal requirements to run a SNAP/EBT program.

Minimum Time and Financial Requirements to Run Centralized SNAP/EBT Program		
Capacity Needed	What	Time Required or Cost
EBT Staff/Volunteer	Present at market to run EBT cards and collect tokens	4-7 hours/week
Scrip/Tokens	Purchase scrip / tokens	\$100-\$250
Signage	Signs to show where to purchase & spend EBT tokens	Design time and printing costs
EBT Equipment	Purchase or rental of EBT POS device	Rental varies; \$800-\$1000 to purchase if no grant or outside funding
EBT Fees: ongoing	Data or Wi-Fi usage, transaction fees, licensing fee	\$150-\$250/year
Accounting	Record SNAP transactions & vendor reimbursements	2-4 hours per month
SNAP/EBT Outreach	Promote SNAP/EBT program to SNAP customers	Time to talk with partners, update marketing
Training	Educate staff and/or volunteers about SNAP program	3-5 hours/year



SNAP/EBT Coordinator Responsibilities and Tasks

If a market opts for a central point-of-sale (or POS) system, there should be at least one person tasked with managing the system during the market and after-hours. Tasks associated with running a SNAP/EBT system include:

EBT Operations

- Swipe EBT cards at market (and credit/ debit, if applicable) and distribute scrip.
- Greet customers, explain the SNAP/EBT system, and answer questions.
- Gather scrip from vendors and record how much money each vendor earned in scrip.
- Reimburse vendors for purchases.

If a market’s funding is tight, an intern or volunteer can help manage the SNAP/EBT system. However, make sure the individual is reliable as SNAP/EBT systems requires a high level of accountability.

Promotion and Outreach

- Develop partnerships with organizations or businesses with similar values or goals.
- Create SNAP/EBT signage to post at the market and through existing marketing channels.
- Meaningfully reach out and engage SNAP/EBT shoppers at the market.

Evaluation and Program Development

- Assess the effectiveness of the SNAP/EBT program through surveys or other evaluation tools.



- Advocate for changes to make the market more accessible or welcoming to SNAP customers.

Building Partnerships

Accepting SNAP/EBT as a form of payment opens the doors for new partnerships across multiple sectors. Collaborating with other community partners, even unlikely ones, can lead to greater community buy-in and awareness AND saved time and resources for the farmers market.

Farmers market partners come from all sectors. Identify groups who share a common purpose or values with the market Below is a list of common partners working with farmers markets on SNAP/EBT access.

- **Public Health and Human Resources:** Social service and health departments, hospitals, health educators
- **Community Organizations:** Food banks, YMCA, libraries, child care centers, other farmers markets with SNAP/EBT programs (see the Resources section for information on the NC farmers market directory)

Ways Partners Can Support a Farmers Market’s SNAP/EBT Program

- In-kind printing
- Fundraise
- Coordinate market activities (cooking demo, nutrition education, health screening, etc.)
- Volunteers to conduct customer surveys
- Serving on market’s advisory board
- Disseminate marketing materials



- **Community Education and Outreach:** NC Cooperative Extension, universities, local schools
- **Local Community:** Faith-based organizations, small businesses, local housing authorities, food council, individual community members

Identifying and building community partnerships is an ongoing task for farmers markets. When reaching out to organizations explain your goals and discuss how you could support each other's work. Identify small, concrete ways to start partnering. Over time you can build these partnerships by working on larger projects. For more information on building meaningful community partnerships, read RAFT's publication *Farmers Market and Faith Community Partnerships: A Guide for Market Managers* (cited in the Resources Section).

Understanding the Customers

Before accepting SNAP/EBT, market organizers should know who currently shops at their market and how well their customers represent the entire community. This can help a market understand if they are currently reaching SNAP shoppers or if they need to make changes to welcome and serve SNAP/EBT customers better.

Surveys are a great tool to identify who is currently shopping at the market and, consequently, which groups are not represented at the market in relation to your surrounding community. Sample customer surveys are in the Resources Section.

SNAP/EBT customers are rarely a homogenous population in any community. See the box to the right for SNAP/EBT common myths versus reality.

Potential Barriers for SNAP/EBT Shoppers

Many farmers markets find it challenging to attract SNAP/EBT customers. This presents an opportunity for market organizers to evaluate how their market may or may not be accessible to SNAP/EBT customers; both in terms of the market's physical and social environment.

- **Location:** Is the market in a visible, central location? Is it close to public transportation, or can people walk to it? Is it physically accessible to the elderly or people with physical disabilities? Are there

SNAP Shopper Myths Vs. Reality

MYTH: SNAP is a welfare program.

REALITY: SNAP is a nutrition assistance program designed to help people stay off welfare. In 2016, only 5% of SNAP households received welfare benefits.¹

MYTH: People on SNAP are lazy.

REALITY: Three quarters of NC SNAP households had at least one working adult in the last 12 months. In 2016, nearly two-thirds of SNAP participants were children, elderly, or had disabilities.¹

MYTH: People are on SNAP because they didn't know how to manage their finances well.

REALITY: SNAP recipients apply for SNAP benefits for MANY reasons unrelated to ability to manage their budget. Factors like illness, unexpected layoffs, poverty wages, disability, etc. can lead to people depending on SNAP benefits until they can get back on their feet.

1. "Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2016," Food and Nutrition Services, 2017. <https://fns-prod.azureedge.net/sites/default/files/ops/Characteristics2016-Summary.pdf>

handicapped restrooms?

- **Hours of operation:** Is the market open during days and hours that are convenient to customers, including those who work weekends or non-traditional shifts?
- **Social dynamics:** Do SNAP shoppers feel social stigma from vendors or other shoppers? Are vendors and staff welcoming? Do vendors and staff at the market represent the racial and ethnic diversity of your community, or will some people feel like they will stand out or do not belong at the market? Is there signage in your customers' fluent languages, or do market staff or vendors speak those languages?
- **Ease of Use:** Is the info booth clearly visible? Is it



clear to new customers how to use SNAP benefits? Is the system easy to use? Do vendors and volunteers understand how it works? Is there clear, easy to read signage that visually impaired customers will be able to read?

- **Food Variety:** Does the market sell culturally appropriate food that SNAP shoppers are familiar cooking and eating?
- **Pricing:** SNAP/EBT shoppers look for 1) good deals/specials and 2) low prices when shopping for food.⁹ Is your farmers market food more expensive than other nearby food retail options, or is there a perception of higher prices?

To determine if a farmers market has any of these barriers, consider inviting a SNAP/EBT shopper to join a market advisory council or conduct a listening session for community members who normally do not shop at the market. Another option is to reach out to your local DSS Office for information about SNAP recipients in your area.

Rural settings can magnify several of the challenges above: driving to the market is more time-consuming and expensive, rides are harder to get, getting the word out requires more networking, and if the market is smaller it may be harder for customers to do all their shopping at the farmers market. Yet rural communities often have higher rates of poverty and food insecurity, and therefore stand to benefit just as



much or more from a SNAP program.

Farmers markets should not approach this process with the mindset of "We'll start accepting SNAP and then convince SNAP customers that they should shop here." Seeking to understand rather than to convince is a principle that will serve both your market's SNAP program and your market's community relationships. Take the time to critically examine with community partners why SNAP shoppers, or any underrepresented group, might not come to the market. Then create a plan for how the market can make changes to make the space more accessible and welcoming. See the section on "Promotion and Evaluation" for more information on SNAP/EBT customer outreach, and see the Resources section for additional resources on cultural competency and inclusivity.

Paperwork

Farmers markets must apply to the federal USDA FNS office to become a licensed SNAP/EBT retailer. If a market decides to have one EBT machine linked to the market's bank account, then individual vendors do not need to apply for their own USDA FNS license as all vendors will be covered by the Farmers Market FNS license. If individual market vendors want to accept SNAP/EBT on their own, they can apply for their own General Retailer FNS License and purchase an EBT machine.

To apply for a FNS License, complete the online

application. With all information and documents, it should take 20-30 minutes to complete. Read through the Step-by-Step Guide before starting the application to know what information you need to gather. Before applying for a license, applicants must create an online account with USDA, which takes less than five minutes.

- **SNAP Retailer FNS Application Link:** <http://bit.ly/2FvS3eW>
- **Step-by-Step Guide to Complete Farmers Market FNS Application:** <http://bit.ly/2noQokP>

9 Karakus, Mustafa et al. "Nutrition Assistance in Farmers Markets: Understanding the Shopping Patterns of SNAP Participants." USDA Food and Nutrition Service, Office of Policy Support. October 2014.



Once an account is created, applicants can start a new application. First, choose between the Farmers Market or Store application. Farmers markets should select the Farmers Market application and individually applying vendors should select the Store application. Within the Store application they can identify themselves as “direct-marketing farmers.” The following information is required for Farmers Market applications:

- Market Opening Date, Market Name, Mailing and Physical Address, Market Hours, Months of Operation, Phone Number, and Email
- Ownership Type: Select the type of farmers market that most closely reflects your market
 - Government Owned, Limited Liability Company, Nonprofit Organization, Partnership, Privately-Held Corporation, Publicly-Owned Corporation, Sole Proprietorship
- Actual or best-faith estimate sales data from the most recent tax year and best-faith estimates of the types of staple foods, accessory foods, or non-food

items sold at the market.

- The following required information will vary based on Ownership Type. Refer to Step-by-Step Guide for greater detail on what is required for each ownership types.
 - EIN, Contact Person or Responsible Person’s date of birth and social security number

After completing the online application, certain documents must be mailed or submitted electronically to the USDA FNS office. Depending on ownership type these documents may include: IRS 501c3 Determination Letter, letter proving Government ownership on appropriate letterhead, Business License, or copy of photo ID and Social Security Cards for market owner(s). USDA FNS reviews all applications for accuracy, conducts a background check for past SNAP history, and evaluates the applicant market’s eligibility. It can take up to 45 days to process an application once submitted. If approved, the USDA FNS office will send the farmers market or direct marketing farmer an informational SNAP Retailer packet along with their official FNS Retailer License.

Equipment

Even before USDA FNS approves a market’s application, market organizers should think about what type of EBT system and POS (point-of-sale) device would be the best fit their market.

Centralized POS Device vs. Vendor Model

Farmers markets have the option to acquire one POS device to use at a central market location, usually an information booth, or acquire devices for all SNAP-certified vendors to run cards at their own booths.

In a centralized model, staff or a volunteer swipes EBT cards for a specific amount and gives scrip to SNAP customers to spend at vendor booths. The SNAP funds are deposited into the farmers market account and then paid to vendors based on the amount of scrip they collected.



In a vendor model, the vendor swipes EBT cards on their own device at the time of purchase. No scrip is used and the money is deposited directly in the vendor’s bank account. This option works for markets if they do not have the capacity to run a central POS device, if only a few vendors are eligible or want to accept SNAP/EBT, or if the market has funds to provide individual vendors with their own machines.

SNAP/EBT-only vs. SNAP/EBT and Credit/Debit

Depending on the model of the EBT POS device, farmers markets can process EBT cards only or EBT cards, credit cards, and debit cards. If a market chooses to use scrip for credit and debit purchases, the scrip must look different than scrip for SNAP benefits. This is because credit and debit scrip can be used to purchase any farmers market item while SNAP



SNAP/EBT-only vs. SNAP/EBT and Credit/Debit		
	Pros	Cons
SNAP/EBT Only POS Machine	<ul style="list-style-type: none">• Recordkeeping is simpler by tracking only one token type• No additional transaction fees for credit/debit swipes	<ul style="list-style-type: none">• Market may lose sales if customers do not bring cash• It will be evident to customers and vendors which shoppers receive SNAP if they use tokens
SNAP/EBT and Credit/Debit POS Machine	<ul style="list-style-type: none">• More payment options could lead to higher sales• It will be less evident who receives SNAP if customers use multiple token types	<ul style="list-style-type: none">• Higher transaction fees for credit/debit swipes• More recordkeeping necessary to track all tokens types• More vendor/staff training required to ensure all token types are correctly distributed and redeemed

scrip can only be used to purchase SNAP-eligible food. The table above compares the pros and cons of using a POS device that accepts only SNAP/EBT versus a machine that accepts SNAP/EBT as well as credit and debit.

EBT Point of Sale (POS) Devices

POS devices are electronic machines that swipe SNAP/EBT cards (and credit/debit, depending on the model) for payment, and transfer the benefits to the POS owner’s bank account. Markets can either purchase a wired POS device that connects to a landline or purchase a wireless POS device that connects to Wi-Fi or cellular data. Since many farmers markets do not have access to a landline connection at their market site, wireless POS devices are the common choice. If you choose a wireless device, check to see which wireless service provider it uses, and make sure you have a good signal at your farmers market site. The market or vendor is responsible for transaction, wireless, and service fees associated with operating the POS device.

Scrip

When a market uses one central POS machine, customers swipe their EBT cards to redeem a specified amount of money in the form of scrip, which then they can use to purchase food at vendor stalls; see the chart on the following page to see how a scrip currency system works at a market. Scrip often takes the form of tokens (wooden, plastic, or rubber)



“One Site, One Permit, One Machine” Policy

FNS requires that each farmers market **site** must obtain its own FNS EBT License and EBT machine regardless of whether the multiple sites are operated by or are a part of a single farmers market organization. If you operate a farmers market with multiple locations, you must apply for an FNS License for each site where you want to provide EBT access, and have a unique EBT machine for each site. The only exception to this is markets that move to an indoor space during the winter but have only one primary outdoor site. Unfortunately, this policy can be a financial burden for markets that operate at multiple sites. For up-to-date information on this policy, reach out to your Regional FNS Office.

or paper vouchers. Scrip should be individualized with the market name, dollar value, and labeled as SNAP/EBT or credit/debit. Contact information for scrip companies is listed in the Resources Section.

Scrip for SNAP/EBT purchases must be easily distinguishable from scrip for credit and debit purchases. Unlike credit and debit customers, change cannot be returned for SNAP/EBT purchases. This is because, if coins were given as change for a SNAP purchase, those coins could then be used to purchase items that are not SNAP-eligible. Because of this restriction, many farmers markets print SNAP/EBT tokens in \$1 denominations and encourage vendors to sell in whole dollar amounts. If SNAP shoppers want to buy something that is not a whole dollar amount they must use spare change to complete the purchase.

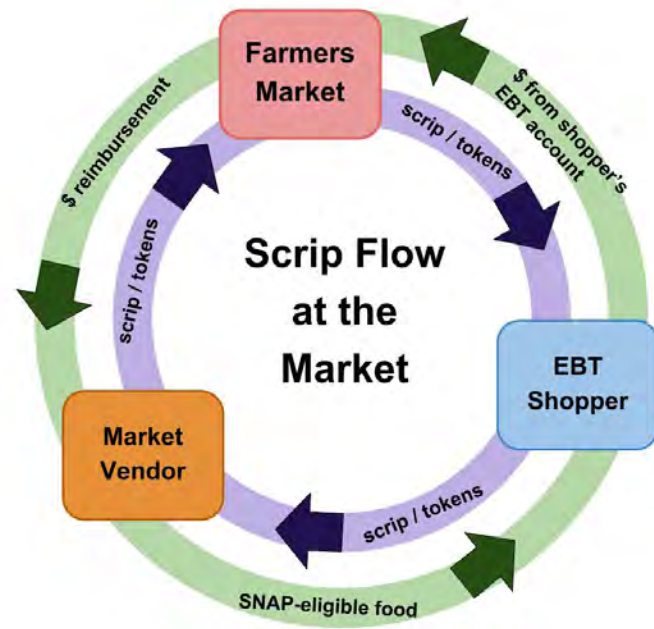
For small markets with very few vendors, SNAP/ EBT systems can be operated without scrip either through paper receipts or direct communication between vendors and staff on how much food a SNAP customer purchased. However, market organizers must establish clear recordkeeping procedures to track how much customers swiped their EBT card for and then how much was spent at vendors' booths.

Market organizers should determine how they will reimburse vendors for redeemed scrip. Many markets collect tokens from vendors after each market day. They record how many of each token type was collected and have the vendors sign-off on the agreed upon amount. Then market organizers will record reimbursement data and cut checks to either be mailed or distributed at the next market. Markets can provide reimbursements weekly, biweekly, or monthly. Some markets have the ability to reimburse vendors in cash at the end of each market. However, farmers markets should be cautious with this approach unless they have a safe and secure way to pick up, store, and distribute large amounts of cash.

Costs and Comparing Different Redemption Systems

For the last several years, Farmers Market Coalition (FMC) has operated a successful Free EBT Equipment Program. The program provides free wireless devices to farmers markets and direct marketing farmers who sell at farmers markets as well as covers all associated costs for 3 years. Visit fmctoolbox.org for the most updated information on the status of this program. If funding is not available through this source, look for local or regional community foundations that may be able to cover or split the upfront costs of purchasing a POS device.

If the FMC program is unavailable or your market



is ineligible, contact individual POS equipment companies to find out their specific rates and calculate how much it would cost monthly or yearly. Markets can purchase or rent POS devices. Go to <http://bit.ly/2otGGxv> for FMC's list of several POS equipment companies and their contact information. When communicating with a POS service provider, read through the EBT equipment contracts very carefully and follow-up with representatives on any questions or concerns you have. You may want to ask for a sample monthly bill and talk through each line item with the service representative.

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

POS Device Costs	
POS Device Type	Associated Costs
SNAP/EBT Only Device	\$800-1,000 POS device purchase price (if you already have a mobile device like a smart phone or iPad you may be able to buy a card reader-only at a lower price), \$0.00-0.15 EBT transaction fee, ~\$250 annual service fees Ask for rental fees
SNAP/EBT and Credit/Debit	\$800-1,000 purchase price (if you already have a mobile device like a smart phone or iPad you may be able to buy a card reader-only at a lower price), \$0.15 EBT transaction fee, 1.5-1.8% credit/debit transaction fees, ~\$220-440 annual service fees Ask for rental fees
Only Credit/Debit	Card readers may be as low as \$0 but credit/debit transaction fees could be much higher 1.5-3.75%

Recordkeeping

Recordkeeping is vital to a SNAP/EBT program for several reasons. Market staff need accurate data for their bookkeeping, for program evaluation, and as evidence of impact to use in fundraising efforts.

What to Record

Broadly speaking, at a bare minimum SNAP/EBT record-keeping should include:

- **Customer Transactions:** cards swiped for scrip
- **Vendor Redemptions:** scrip returned to the market by vendors for reimbursement (see the Section on "Nutrition Incentive" for more information on record-keeping for incentives.)

While EBT POS devices should produce receipts or other customer transaction records, and bookkeeping systems should record reimbursement checks to vendors, tracking this information in a central location enables markets to view and analyze data without manually adding numbers every time.

Customer transaction records should include transaction date, transaction amount, and if possible (see below) a customer ID number. Vendor redemption records should include the name of the vendor, date of the reimbursement, and the amount of money that was reimbursed for scrip.

Depending on how a market operates their scrip system, market staff may also keep records of their scrip management. If, for example, a cash box is stocked with tokens out of a larger token "bank," staff or volunteers will want to track tokens that are added or removed from each, and reconcile them at the end of the market day to make sure none are missing. Many markets store their tokens in bags of designated amounts to save time counting tokens at the market.

Recommended Additional Data Points to Collect:

- Recording **unique ID's for SNAP customers** will enable you to calculate total new customers

and customer retention rates, which will help you understand how successful your outreach efforts are and how well your market is meeting the needs of SNAP shoppers.

- **Customer counts** of your entire market will give you context for your SNAP-specific data. Customer counts each market day are ideal but monthly counts will still be helpful.
- Any **special events** like cooking classes, tastings, performances, or festivals
- The **weather** at the market that day

All of these data points when combined will help tell the story of your market season: when people came to market or did not, and why; and you can use this data to evaluate what is the most effective way to spend your event-planning and outreach time.

Where and How to Record

There is no single best system for record-keeping; ultimately, the best system is the one that is easiest for your market staff or volunteers to use, and that allows for analysis without extensive labor.

Excel spreadsheets can be an effective and flexible way to track your market's data. Even if market staff are unfamiliar with or intimidated by Excel, they do not need to be Excel experts to use it; knowing just a few simple principles and tools within the program can save managers a huge amount of time. The Resources section at the end of this guide include these principles and tools, as well as sample spreadsheets. A [separate downloadable Excel file](#) contains more information, including simple tools and instructions for data analysis.

If your market does not have Excel and does not have the funding to purchase it, Google Sheets is free and performs most of the same functions as Excel.

RAFI also provides training and support on Excel for market managers; please contact us if you need help.





Training

Once a market has their FNS license, equipment, and recordkeeping system in place, market organizers need to educate market staff, vendors, volunteers, and board members about how the SNAP/EBT system works. This will help reduce the risk of confusion or human error. The more familiar everyone is with the system, the smoother it will run, and the better experience customers will have.

What Information to Cover

All Farmers Market Stakeholders Need to Know

- What the scrip looks like and what it can (and cannot) be used to purchase (see table on page 1 for SNAP-eligible foods)
- Customer Service Best Practices: All stakeholders should know how to interact with SNAP shoppers in a welcoming manner that does not make customers feel stigmatized
- General information and facts on who receives SNAP in their community

What Market Staff and Volunteers Need to Know

- How to operate the EBT POS device: swiping cards, printing receipts, troubleshooting
- SNAP scrip system: how to prepare, store, and distribute scrip
- Recordkeeping procedures: what data to collect and where to record data points

- Vendor scrip collection and reimbursement procedures

What Market Vendors Need to Know

- What types of scrip can be used to purchase which products
- That change cannot be given for SNAP purchases
- Vendor reimbursement system and reimbursement procedures

How to Cover Information

Market Staff and Volunteers:

Before the start of the farmers market season, find a time to meet with all staff and volunteers to discuss the SNAP/EBT system. This could be done individually or as a group. Lead staff and volunteers through practice EBT card transactions, review pre- and post-market procedures, and discuss how to provide quality customer service. In addition to in-person trainings, compile an informational folder to be kept with the SNAP/EBT materials. The folder should include all essential information so volunteers or staff can refer to the folder if they need reminders or clarification on the SNAP/EBT system.

Market Vendors:

If your farmers market holds an annual vendor meeting, this is an excellent opportunity to talk with your vendors about SNAP/EBT system logistics and

Who's on SNAP in North Carolina

- 17.4% of households receive SNAP (more than 1 in 6); in rural areas this jumps to 1 in 5 households
- 49.6% SNAP households are White, 41.9% are Black, and 8.1% Latinx
- 1 in 2 of SNAP households include children
- 77% of SNAP households include at least one working adult in the past 12 months¹

¹ "North Carolina Facts: Supplemental Nutrition Assistance Program (SNAP)." Food Research Action Center. <http://www.frac.org/wp-content/uploads/snap-facts-nc.pdf>; "Profile of SNAP Households." USDA Food and Nutrition Service. January 2018. <https://fns-prod.azureedge.net/sites/default/files/ops/NorthCarolina.pdf>



expectations. It may be helpful to bring in a speaker from a partner organization or another farmers market about SNAP customer service best practices. If you do not have a vendor meeting, assemble a folder containing SNAP/EBT program information and hand them out individually.

Other Market Stakeholders:

Don't forget to update and inform other stakeholders

like board members, advisory councils, or community partners about how the SNAP/EBT system works. Your stakeholders can be some of your strongest advocates so they should be well-informed about the program.

Take the opportunity while you are training to seek input from vendors and other stakeholders on logistics, concerns, or marketing.

Promotion and Evaluation

Becoming a SNAP retailer and purchasing a POS device will not guarantee a sudden rush of EBT customers to your market. SNAP customers need to be aware that EBT is accepted at the market, which requires promotional outreach in the community and at the market. Farmers markets also need to put evaluation strategies in place to learn how to improve their SNAP/EBT program over time.

Marketing and promotion are vital to a farmers market's success. They are even more important when trying to attract customers who may not know the market exists or who experience barriers to shopping at the market. Be aware that 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, with the help of local organizations, are key. Remember to advertise SNAP/EBT access to current customers too.

Visibility and Promotion in the Community

A targeted marketing effort for SNAP recipients will be much more effective than spreading information to the entire community. Consider how SNAP recipients get their news or learn about community services in your area. Build relationships with local partners who interact with SNAP clients. Your willingness to ask questions, do research, watch, listen, learn, and practice will make it easier for you to work effectively with new partners and new customer bases. Strengthening these skills is a lifelong process that will help managers learn more about their specific

audience and create a welcoming market environment and appropriate, consistent marketing materials. When possible, seek input from SNAP recipients on how to develop outreach materials.

SNAP/EBT Customer Outreach

Knowing that not all SNAP participants in your community are the same and that no one strategy will reach everyone, here are some ideas for meaningful SNAP/EBT outreach and promotion:

- Distribute coupons or flyers about SNAP at the Market to social service organizations, food banks, or clinics. Food banks could include information in food distribution bags.
 - Tip: if you color code coupons and drop certain colors off at locations, you can track where SNAP customers learned about the farmers market based on the coupon color.
- Recruit a dedicated SNAP shopper to do SNAP outreach activities (market tours, vendor introductions, cooking classes, text message reminders, etc.) and pay them for their work.
- Invite schools to attend the farmers market as a field trip.
- Have a market representative visit local cooking or nutrition classes, community meetings, or churches.

Market organizers can also engage local media outlets by sending press releases to newspapers or local TV stations detailing the market's SNAP/EBT access, incentives, or upcoming events. 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 the most effective way to spread information about a market's SNAP/EBT access. Consider a bring-a-friend promotion that rewards customers who bring a friend to the market with them.

Visibility and Promotion at the Market

In order for word of mouth to be effective, people need to have a positive farmers market shopping experience to tell others about. Market managers can improve SNAP customers' shopping experience through clear and welcoming market outreach.

A great way to do this is to make sure first-time SNAP customers know where to go and how to use SNAP benefits at the market. Imagine if you were a SNAP shopper coming to your farmers market for the first time. Would it be clear where to enter? Could you find the information booth without wandering around? Would you know which vendors accepted SNAP tokens? If someone did not help explain the system to you or if there were no signage, would you feel confused or frustrated?

To prevent this, market organizers must create simple, clear signage about how to use SNAP. If your community is multilingual, consider adding signs in another language. And when new SNAP shoppers come to the market, staff and volunteers should take the time to welcome them, explain how the system works, point out which vendors accept SNAP, and even offer to introduce them to some of the vendors. This shows SNAP shoppers that they are welcomed and valued by the farmers market.

If only some vendors participate in the SNAP/EBT system, clearly designate which vendors accept tokens through signage. Vendors should also try to make shopping at the market easy for people who are not used to shopping at farmers markets. For example, the price and name of the products should be clearly

Double Your EBT and WIC FMNP Dollars
with Fresh Bucks at the
Morganton Farmers Market

\$20 = \$40
of EBT or WIC FMNP at the Farmers Market

1. **Swipe** your EBT card at the info booth & get tokens. (for WIC FMNP present checks at info booth)
2. **Double** your tokens with a dollar-for-dollar match up to \$20*
3. **Shop** with your tokens for fresh fruits and veggies

FARMERS MORGANTON MARKET

Saturday Market	Wednesday Mini-Market
300 Beach Street	111 North Green Street
April 29 - October 28	May 3 - October 25
8am - noon	11am-3pm

(828) 438-5252 facebook.com/morgantonfarmersmarket

*match available while supplies last. Fresh Bucks is a program of RAfi-USA.

labeled and some products could be pre-weighed and pre-packaged.

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 and destination. They can also double as tools for educating customers and building community. Because larger events can take considerable time and resources to plan and promote, consider reaching out to partners who may be able to support you.

Entertainment is another great way to draw people in to the farmers market. A market can offer family-friendly activities like scavenger hunts, live music, yard games, cooking demos, or craft projects. But managers should consider whether the entertainment might be too overwhelming or not culturally sensitive. Market staff or volunteers (multilingual if needed) can also give tours of the market to new customers, including a demonstration of the SNAP/EBT system.

Evaluation

It is important for farmers markets to assess how well the SNAP/EBT system is functioning. 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 managers should ask:

1. Is the system working for the customers?

- Track the number of SNAP/EBT purchases over time. Are customers returning?
- Talk with SNAP customers about how the system could be improved.

2. Is the system working for the vendors?

- Do vendors find it easy to accept tokens? Do they like the reimbursement system?
- Talk with vendors about their experiences interacting with SNAP shoppers. Do they have ideas for how to improve SNAP/EBT promotion?

3. Is the system working for the staff?

- Check in with staff and volunteers about what is and is not working with the SNAP system. It may be useful to organize a discussion to brainstorm future improvements.

Market organizers can use a variety of evaluation tools to gather data and feedback. If your market has collected surveys in the past, be sure to reference past evaluations in order to design new surveys with similar question phrasing. That way, you can track answers to the same questions across several years.

Examples of Evaluation Tools

- **Paper Surveys:** a standard tool to collect feedback from market stakeholders. Consider whether people will be filling out their own survey or answering a surveyor's questions. Avoid making the survey too long. Sample surveys are in the Resources Section.
- **Dot Surveys:** a visual survey used to gather feedback from many people on one or two questions. Place the survey in a central location and



have a volunteer present to help.

- **Mystery Shoppers:** recruit someone unfamiliar with the market to do an assessment. Design a list of questions the mystery shopper should consider, such as: Was it easy to find the information booth? Were vendors friendly? Did you find all the foods you wanted to buy?
- **Community Listening Sessions:** ask a local community organization to help you organize a community discussion. Reach out to people who do and do not shop at the farmers market. Be sure that if you are asking people to invest their time and thought to share feedback with you, that you are prepared to use that feedback to make real changes, and to follow up about those changes with discussion participants.

Maximizing a market's potential to be an accessible source of healthy food takes time, reflection, creativity, and partnerships. Farmers markets will be stronger when they actively seek feedback, share that feedback with stakeholders, and plan improvements and initiatives for the future.

Fundraising

Farmers markets should carefully consider the start-up and ongoing costs of running a SNAP/EBT system, including labor, time, and materials. As fundraising is an ongoing responsibility, market organizers should have a realistic plan for financial sustainability, or at least funding prospects, before investing a great deal of time or resources. Start this planning even before applying for an FNS license.

External Funding

External funding can be great for starting projects by covering upfront costs or staff time to build market capacity, or it can be a good way to grow your program once you have a couple seasons of record-keeping and evaluation completed to demonstrate your impact. Here are two popular options for farmers market external funding.

Sponsorships from local businesses, religious groups, hospitals or other local health providers, and state agencies are all possibilities for external funding support. They may be willing to sponsor the SNAP program by funding the start-up costs or supporting a specific promotion strategy. Look for organizations that share the farmers market's goals and values. It is even better if any farmers market stakeholders share a personal connection with someone at an organization.

Grants are a popular means of funding SNAP/EBT programs. Grant funding is particularly useful for covering start-up costs such as to purchase the EBT POS device or kick off a promotion strategy. Grants may also fund a market manager position for a limited period of time. But be cautious of relying on grants too heavily for long-term operations. Some funders do not like to give repeat grants to the same organization year after year. This could result in a continual search for grant funding which takes time and creates uncertainty for your program. For more information on grant sources for farmers markets to implement SNAP/EBT redemption systems, consult resources like the Farmers Market Coalition's Resource Library.



Become a Market Perennial.

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 funder requirements involves extra time and effort. Grant money is finite, and by the end of a grant period a market may still be without a long-term funding plan. Internal funding strategies have the potential to set a path for long-term financial sustainability.

Vendor fees can subsidize or fully fund the costs of running a SNAP/EBT system. 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 decision to increase the vendor fee for a SNAP/EBT program should be made as a group with full vendor support.

Working with an ATM company to install a stand-alone ATM can generate a steady income stream for your market. A machine requires a concrete slab and electricity, but beyond that the primary task required of the market manager is to negotiate with the ATM company how ATM fees are split between the market and the company.

The ATM company should be both liable, and responsible, for stocking the machine with cash and keeping it functioning. Income from ATM fees will vary depending on how many visitors it gets (and how many other ATMs are nearby), but requires very little effort from market staff once the machine is up and running, and may increase vendor sales at your market if there was not already an easy way to get cash.

Crowdfunding or Recurring Individual Donor programs can generate funds from farmers market customers and community members. Crowdfunding websites like Kickstarter, Indiegogo, or Gofundme allow people to donate directly to a specific project with a target fundraising goal. Another option is to start an individual donor

program. For this, people sign up at the farmers market or online to donate on a one-time or recurring basis. Companies, such as PayPal, allow donations to be automatically deducted from donors' accounts at a specified time and amount.

Merchandise sales are another approach markets can use to generate internal market revenue. Contact local print shops or suppliers for quotes on apparel, market bags, hats, or other items. Market organizers can also request discounts or in-kind donations for printing. A potential perk of ordering merchandise from a local supplier is the ability to order smaller merchandise batches. This decreases the possibility that a market will be stuck with an overstock of merchandise.





Nutrition Incentive Programs at Farmers Markets

Accepting SNAP/EBT at a farmers market is a great way to increase food access. However, it is not a one-step solution. SNAP shoppers may still find prices too high, food selection too limited, or varieties too unfamiliar to adjust their shopping behaviors; also, SNAP recipients are not the only people who struggle to get healthy food on the table. Farmers markets may consider how they can serve community members who receive other nutrition assistance benefits, like WIC, or who fall just outside SNAP eligibility levels but who are still food insecure.

One way farmers markets can both provide greater food accessibility for SNAP shoppers and broader food access for all low-income community members is through nutrition incentive programs. A farmers market nutrition incentive program provides either a financial or non-financial incentive for low-income shoppers to purchase food at the farmers market. This section provides an overview of what incentive programs look like, the resources and capacity required, and how to implement an incentive program.

Incentive programs are ideal for markets who are ready to scale up current food access programs. They are also good options for farmers markets that do not have the funding or capacity to run a traditional SNAP/EBT program but still wish to provide financial assistance to low-income community members through a self-run program.



Types of Nutrition Incentives

Market organizers should consider who they want to reach and what kind of incentive would best address a lack of food access in their community.

Incentivize What?

- What can people buy with the incentives? Some incentives cover all market items while others only incentivize certain products, usually healthier food items (e.g. fruits and vegetables only).

Incentives for Who?

- Market organizers and stakeholders need to define what group(s) will receive extra incentives to increase overall food access. Some markets stick to incentives for SNAP recipients only. However, incentives could go to people who receive WIC, TANF, Medicaid, or families with children on free or reduced lunch. Incentive programs may also partner with medical clinics to identify patients who are low-income and at risk of diet-related diseases to provide healthy food incentives.

Kinds of Incentives

- Financial Incentive Examples: dollar-for-dollar match (usually with a maximum matching cap), discount (15% off), spend \$5 and receive \$2 extra, \$5 vouchers, etc.
- Non-financial Incentive Examples: Produce giveaways, nutrition education, cooking demos, etc.

Incentive Funding

In order to operate an incentive program, farmers markets must have funding in place to reimburse vendors for food purchased using matching, discount, or other types of financial incentives. See the Section on Fundraising for an overview of funding sources.

Local sponsorships are a particularly strong funding option for nutrition incentive programs, especially if a farmers market reaches out to local businesses or organizations who share similar values or goals. For example, more and more clinics and hospitals are investing in preventative health care measures. A farmers market healthy food incentive program may be an ideal partnership for them. Local hunger relief organizations or food banks may also want to financially support an incentive program. When

Equal Treatment for SNAP Recipients

SNAP regulations require that “SNAP clients receive treatment equal to that received by other customers at all retail stores authorized to participate in SNAP...This equal treatment provision prohibits both negative treatment (such as discriminatory practices) as well as preferential treatment (such as incentive programs).” However, FNS recognizes the benefits of incentivizing healthy food purchases. There is a blanket exemption for farmers markets operating SNAP incentive programs. Farmers markets may contact their FNS Regional Office if they have any further concerns.¹

1. 7 CFR 278.2 Participation of retail food stores. Amdt. 136, 43 FR 43274, 1978.

reaching out about a potential incentive program sponsorship be sure to contact to them 6-12 months in advance of the anticipated start date. Farmers markets should be prepared to communicate the benefits of sponsorship (both for the organization/business and their clients) and an estimated budget.

Resources and Capacity to Implement Incentives

Because the resources and capacity needed for nutrition incentive programs overlap well with those needed for SNAP/EBT systems, farmers markets with existing SNAP/EBT systems normally do not find implementing nutrition incentive programs to be too overwhelming. The information below provides an overview of the resources and capacity required to operate a nutrition incentive program.

Farmers markets with existing SNAP/EBT programs should evaluate how an incentive program could be rolled into current operations. For farmers markets starting a completely new food access project, consider if existing farmers market organizers, volunteers, vendors, or partners could provide this capacity and resources.

Incentive Program Implementation

Once a farmers market has secured the funding for a nutrition incentive program, it must be implemented. Again, this process is very similar to the



Resources and Capacity Needed to Operate Nutrition Incentive Program		
Capacity Needed	What	Time Required or Cost
Staff/Volunteer	Present at market to distribute/redeem incentives	Negligible additional time if there is an existing SNAP program If not, 4-7 hrs per week
Scrip/Token	Purchase incentive tokens, vouchers, etc.	\$100-\$250, depending on scrip type and amount needed
Signage	Signs to show where to pick up & spend incentives	Design time and printing costs
Accounting	Record incentives distributed & redemptions by vendor	Negligible additional time if there is an existing SNAP program If not, 2-4 hrs per month
Incentive Outreach	Promote incentive program to SNAP customers	Talking with partners, update marketing
Training	Educate market stakeholders about incentives	3-5 hours/year

implementation of a SNAP/EBT system, so refer to the Sections on Scrip, Recordkeeping, Training, and Promotion and Evaluation for more information.

Scrip

Depending on the incentive, market organizers may need to order new incentive scrip. This could be another type of token, paper voucher, punch card, or other format. If the market already uses SNAP/EBT scrip, be sure that the new scrip is visually distinctive so customers and vendors do not get confused.

Data Collection and Accounting

Farmers markets need to accurately track the amount of incentives distributed to shoppers and the amount of incentives redeemed at vendor stalls. Adapting recordkeeping systems to include incentives is usually as simple as adding a couple extra columns to Excel spreadsheets. The farmers market accounting system will also need to be adapted to track incentive-related vendor reimbursements. This is especially important if incentive funding comes from a funding source separate from the existing farmers market accounts.

Training

Market organizers must talk with all staff, volunteers, and vendors to ensure everyone understands how the incentive program works, what the incentive tokens look like, and what foods can be purchased with the incentives. Market organizers should also train staff and volunteers how to accurately distribute, redeem, and record incentive data; making sure, for example, that SNAP customers are not given incentive scrip in the place of EBT scrip when they run their cards.

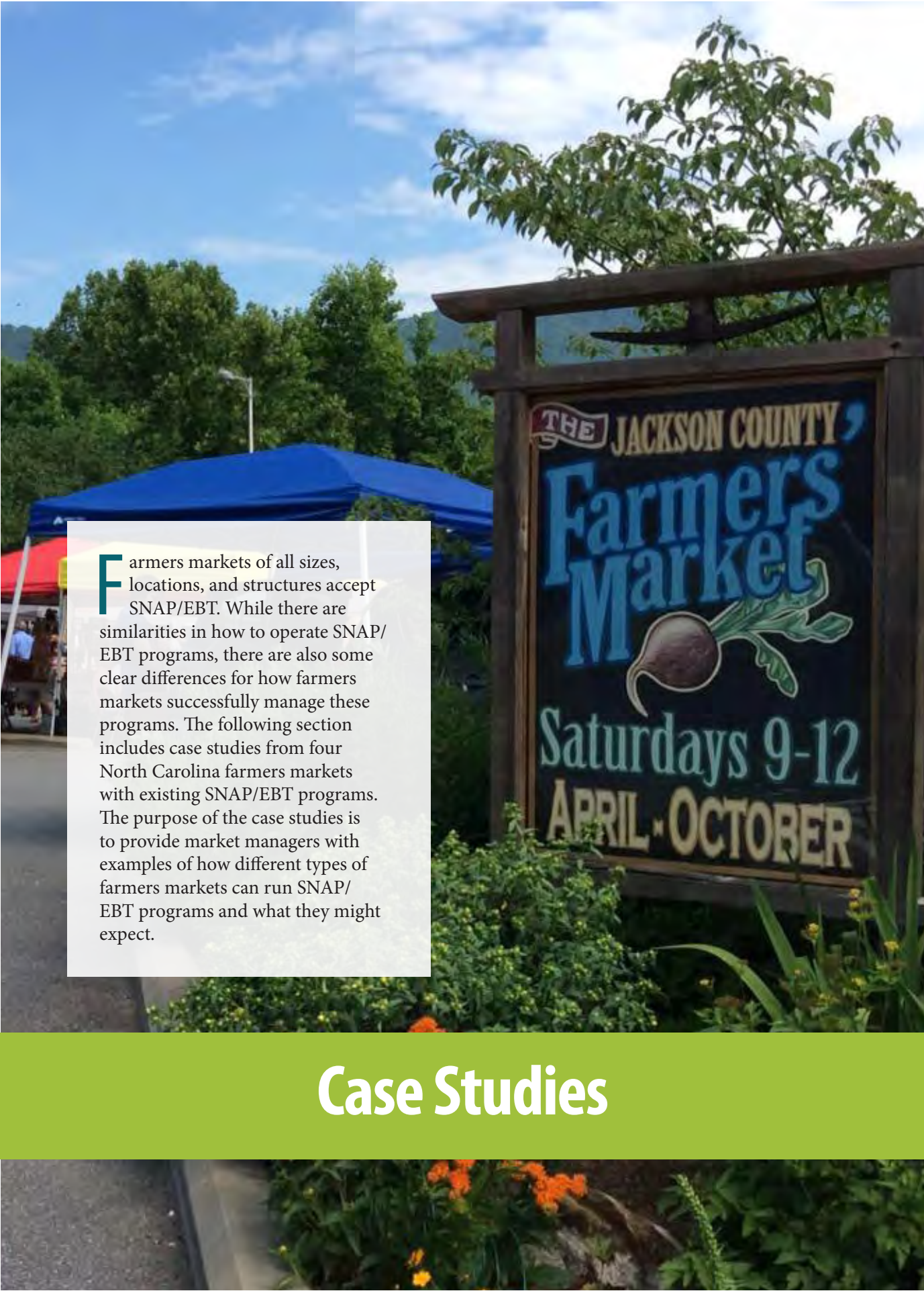
Providing training on the incentive program upfront will reduce the likelihood of errors and confusion later on.

Promotion and Evaluation

Like with a SNAP/EBT program, market organizers should develop a marketing strategy to inform community members about the incentive program. Partnerships with local organizations, businesses, and grassroots groups will be key in this process. Markets should consider how to adapt existing signage and advertisements to include information on the incentive program. Lastly, organizers should revise evaluation tools to include questions on the incentive program and how it can be improved.

Final Note on Nutrition Incentive Programs

Nutrition incentive programs can be a great way for farmers markets to address food access. It allows farmers markets to be creative and tailor a solution specific to their community. However, nutrition incentive programs require time, capacity, and resources. Before jumping into a new project, market organizers should carefully consider their level of capacity relative to the incentive program they want to implement. If a farmers market has very limited capacity, an incentive program may be as simple as fundraising to provide a limited supply of \$5 vouchers to be distributed at a local food bank. Markets with greater capacity can explore larger projects like providing incentives through hospitals. No matter the size, nutrition incentive programs have the potential to increase food access for all market shoppers.



Farmers markets of all sizes, locations, and structures accept SNAP/EBT. While there are similarities in how to operate SNAP/EBT programs, there are also some clear differences for how farmers markets successfully manage these programs. The following section includes case studies from four North Carolina farmers markets with existing SNAP/EBT programs. The purpose of the case studies is to provide market managers with examples of how different types of farmers markets can run SNAP/EBT programs and what they might expect.

Case Studies



Mission-Driven Rural Market

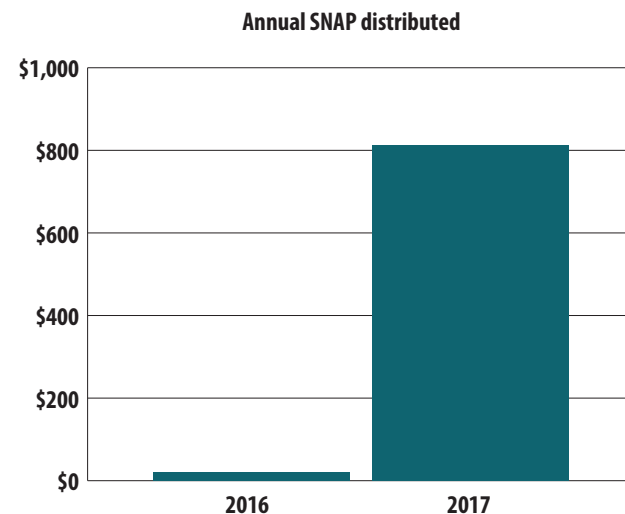
Caswell County Farmers Markets

The Caswell County Local Food Council's mission is to increase consumer access to, and knowledge of fresh and nutritious foods and to build a food economy. In 2016, they started a farmers market in Semora on Saturday afternoons. In 2017, a second market site opened in Yanceyville on Thursday afternoons. Addressing food access has always been a central conversation in relation to market management. For example, the Semora market runs a successful Two Bites Club that encourages kids to try new fruits and veggies they may not have otherwise tried.



SNAP Promotion and Outreach

The Caswell County Local Foods Council is still trying out several methods to promote the SNAP and SNAP match program at the farmers markets. They partner with a nearby community foundation and NC Cooperative Extension for greater capacity and outreach. Transportation is a problem for both markets as neither are accessible by walking or through public transportation. The food council has tried reaching out to churches for assistance with group transportation but have not found a steady partner. Market organizers recognize that healthy food education must be a cornerstone of their SNAP outreach efforts.



Yanceyville, NC Demographics

(2010 Census)

- **Population:** 2,039
- **Population in County on SNAP/EBT:** 22%
- **Median annual household income:** \$20,353
- **Race/ethnicity:** 54% Black, 44% White, 2% Other

How Did You Start Accepting SNAP/EBT?

Accepting SNAP/EBT was always a part of the farmers market's mission. The food council acquired a wireless EBT machine in 2016 and started matching SNAP purchases in 2017 through local funding. Due to a lack of broadband in the area, each market day, market volunteers pick up a mobile router from a local phone service provider. The router is powered by a car parked at the market.

SNAP/EBT Program At-A-Glance

- **Started Accepting SNAP:** 2016
- **Market Staff:** Largely volunteer driven, one part-time paid market manager
- **Average Peak Season Customer Count:** 150-200
- **Average Peak Season Vendor Count:** 10
- **Benefits Accepted:** EBT
- **Matching Incentives:** SNAP match – no cap, Two Bites Club gives kids \$5 tokens for trying new foods
- **Average # SNAP Shoppers per market:** 1-2
- **Vendor Reimbursements:** Weekly, checks distributed through a vendor folder system



SNAP/EBT Program: What Works and What Doesn't

Why SNAP works at this Market:

- As a smaller market, they provide excellent customer service. It is not unusual to see a market volunteer assist a SNAP shopper by personally going to vendors' booth to pick up food if the shopper finds it physically difficult.
- The farmers markets' commitment to SNAP at the market creates a unified message and welcoming space for shoppers. It also means that no matter the extra time, costs, and effort, SNAP shoppers can trust that the Caswell Local Food Council will continue to provide the service of accepting SNAP.

Challenges for SNAP at this Market:

- Both farmers market sites are in places that can only be reached by vehicle. Lack of transportation options limit the number of SNAP shoppers who can easily access the market.
- Caswell is a rural county with few centralized neighborhoods. Outreach has to go through many community partners in order to reach enough SNAP shoppers.



Do You Have a Similar Market? What to Consider Before Adding SNAP

If you organize a small, rural market in an isolated location, you likely have a small but committed group of customers and vendors. However, you may struggle with outreach to increase your customer base, especially with SNAP shoppers. Even if your farmers market is committed to accepting SNAP, ongoing costs and management spent on a SNAP/EBT program may be more than market organizers can handle. Some things a market of this size should consider before accepting SNAP include:

- Word of mouth is your most powerful SNAP outreach tool. Encourage shoppers to tell their friends and family and take every opportunity to speak about SNAP at community gatherings.
- Connect with agencies, organizations, and grassroots groups with similar values who may be willing to share some of the SNAP/EBT program costs, management, and outreach work.
- Consider if SNAP shoppers will be able to attend the market or be restricted due to location or time of day.

EBT Customer Profile

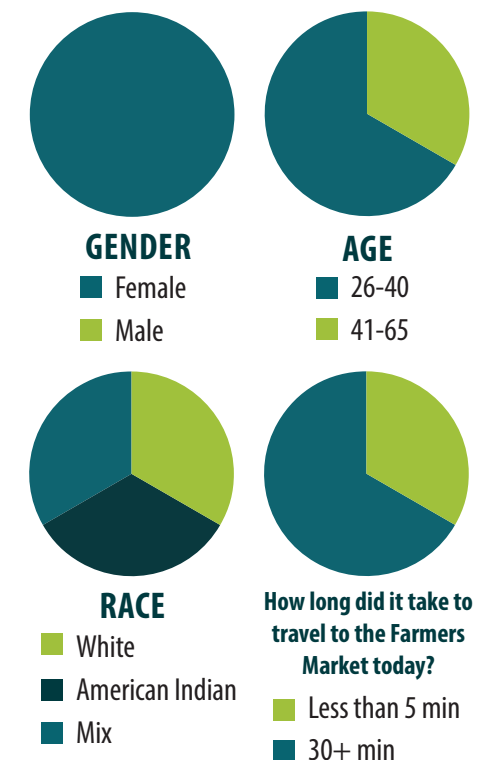
3 EBT shopper survey responses

- 2 out of 3 said they would be "Less likely to shop" at the market if there was not an opportunity to match SNAP.
- All survey respondents said farmers market prices were "Slightly Lower" or "Much Lower" than grocery stores
- All survey respondents said they wanted more vendors and/or produce variety
- All respondents said they heard about SNAP at the market through "Word of Mouth"

EBT Vendor Profile

4 survey responses

- 2 out of 4 of vendors sold to SNAP shoppers more than two times each market day.
- All vendors thought their sales and customer base increased by accepting SNAP and SNAP match.
- All vendors found accepting the tokens easy.
- Top Food Items Purchased with SNAP: Green beans, tomatoes, corn, squash, eggs





High Traffic Urban Market

Greensboro Farmers Curb Market

Founded in 1874, the Greensboro Farmers Curb Market provides residents a space to buy directly from local farmers. Located in an old Armory building, the market is open year-round Saturdays and Wednesdays from April to December. 115 vendors, all from within a 100-mile radius, sell at the market. The market also offers exciting monthly fundraiser events. The Greensboro Farmers Curb Market is of strong historical and cultural significance to the local community.

SNAP Promotion and Outreach

Greensboro Farmers Curb Market relies on partners, market events, and signage to promote their nutrition benefit programs. The market assistant developed a Fresh Food Access Database which includes contact information for market partner organizations. With this, she is able to keep all the partners informed of any food access program changes. The market also holds monthly events and cooking demos which brings in new customers. The market invests in quality signage posted all over the market site informing customers about EBT and other benefits accepted.



Greensboro Demographics

(2010 Census)

- **Population:** 269,666, 3rd largest city in NC
- **Population in County on SNAP/EBT:** 18.4%
- **Median annual household income:** \$40,143
- **Race/ethnicity:** 48% White, 41% Black, 4% Asian, 7% Other

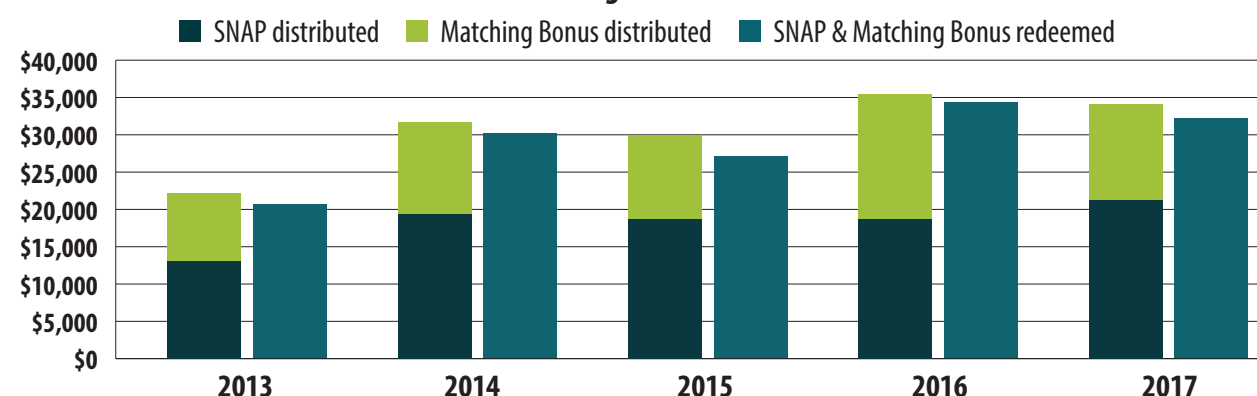
How Did You Start Accepting SNAP/EBT?

In 2012, the City of Greensboro transferred market management to Greensboro Farmers Market Inc., a 501c3 non-profit. Part of GFM, Inc.'s proposal to take over operations included a commitment to food access by accepting SNAP/EBT at the market. A local grant covered the upfront cost to buy an EBT terminal.

SNAP/EBT Program At-A-Glance

- **Started Accepting SNAP:** February 2013
- **Market Staff:** 1 Full-time manager, 1 Part-time assistant
- **Average Peak Season Customer Count:** 633 on Wednesday, 3,500-6,000 on Saturdays
- **Benefits Accepted:** EBT, WIC FMNP, Senior FMNP
- **Matching Incentives:** \$15 EBT match one market day a week
- **Average # of SNAP Shoppers per market day:** 5-35
- **Vendor Reimbursements:** Monthly, checks picked up at market

Annual SNAP and Matching Incentives: Distributed vs. Redeemed



SNAP/EBT Program: What Works and What Doesn't

Why SNAP works at this Market:

- There is a large, dedicated group of SNAP shoppers who continually shop at the market.
- Intentional, continuous marketing at and outside the market help people learn about the SNAP/EBT program.
- The market matches SNAP once a week and also accepts WIC FMNP and Senior FMNP.
- There are a large number and variety of vendors who accept SNAP.
- The market is well loved and supported by shoppers who buy higher-priced items. This allow market organizers to work on issues like food access without worrying if vendors or customers will show up each market day.

Challenges for SNAP at this Market:

- Due to the volume of SNAP transactions, the market must invest more time into recordkeeping, reimbursement, and staffing. The market estimates that SNAP/EBT operations translate into 406 hours of work annually.
- Due to limited funding, the market can only match SNAP once a week. Customers want matching on both market days.
- SNAP matching funds mainly come from a local grant so the market must continually search for funding, but they found recent success with a card sale with the front artwork designed by a local artist with 100% of the proceeds supporting the SNAP match program.

Do You Have a Similar Market?

What to Consider Before Adding SNAP

If you organize a larger market, you likely have a large pool of vendors to accept EBT and more potential SNAP shoppers. There is also a good chance you have the staffing and recordkeeping capacity to operate the SNAP/EBT program. Some things a market of this size should consider before accepting SNAP include:

- Invest the time to create an efficient, easy-to-use recordkeeping and accounting system that is transparent and includes checks and balances.
- Work with community organizations, agencies, and grassroots group to support marketing and outreach efforts.
- If you have many SNAP shoppers, monthly transaction fees may add up. Ask service providers for monthly service fee estimates and make sure the market can cover ongoing costs.

EBT Customer Profile

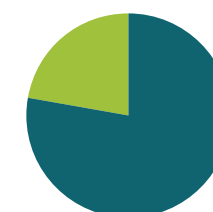
20 EBT shopper survey responses

- 40% heard about SNAP at the farmers market via "Word of Mouth." 30% heard through "Community Organizations"
- 80% were returning SNAP shoppers
- 50% said they were "Just as Likely to Shop" if the market didn't match EBT
- 45% of customers shopped at the farmers market in order to support local farmers

EBT Vendor Profile

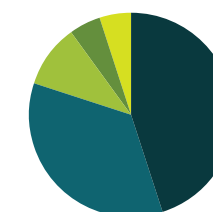
27 survey responses

- 74% of vendors sold to SNAP shoppers more than two times each market day.
- 89% of vendors thought sales increased by accepting SNAP and SNAP match.
- 96% of vendors found accepting the tokens easy.
- Top Food Items Purchased with SNAP: Tomatoes, cucumbers, meat, eggs, baked goods



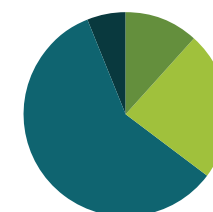
GENDER

- Female
- Male



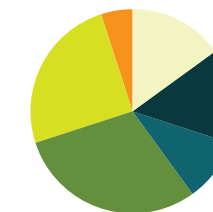
RACE

- White
- Black
- Indian
- No Answer
- Mix



AGE

- 18-25
- 26-40
- 41-65
- 65+



How do farmers market prices compare to grocery stores?

- Much Lower
- Lower
- Same
- Higher
- Much Higher
- Unsure





Downtown Rural Market

Jackson County Farmers Market

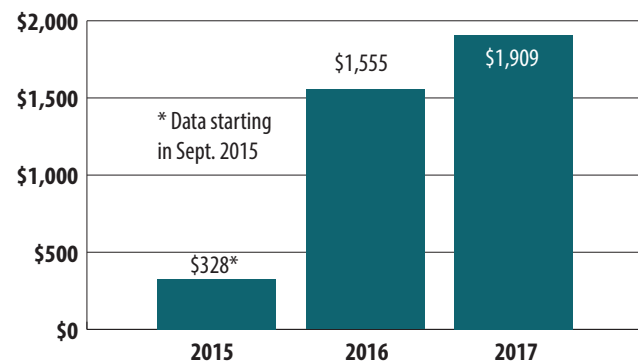
The Jackson County Farmers Market is open year-round. From April to October the market is at a park a short walk from the downtown area in Sylva, NC, and moves to a nearby community building in the winter. The market offers a range of food and crafts from, on average, 30-40 vendors (in the summer). Customers remark how the market atmosphere is very friendly. The market holds annual events like Christmas in July, Taste at the Market, and Science at the Market.



SNAP Promotion and Outreach

Appalachian Sustainable Agriculture Project helped the market set-up and promote SNAP in the beginning. However, the market has very little ongoing funding to do advertisements. There was also a recent change in market managers. Given this, Jackson County Farmers Market is reinvesting in SNAP/EBT promotion through community partnerships (e.g. a local free meals site and Western Carolina University's Nutrition Department). The market has tried to partner with Cooperative Extension on a SNAP Shopper Training on how to stretch dollars at the farmers market but were unable to due to low training registration.

Annual SNAP distributed



Sylva, NC Demographics

(2010 Census)

- **Population:** 2,588
- **Population in County on SNAP/EBT:** 13.6%
- **Median annual household income:** \$26,432
- **Race/ethnicity:** 89% White, 5% Black, 2% Native Am., 4% Other

How Did You Start Accepting SNAP/EBT?

The market began in 2000 and was largely vendor-run. In 2012, a previous market manager worked with the Appalachian Sustainable Agriculture Project to certify the market as a SNAP retailer and purchase an EBT POS device. By 2015, the original EBT terminal was failing and the market switched that machine out for an iPad-based terminal through MobileMarket+.

SNAP/EBT Program At-A-Glance

- **Started Accepting SNAP:** Late 2012
- **Market Staff:** 1 Part-time manager
- **Average Peak Season Customer Count:** 512
- **Benefits Accepted:** EBT, Credit/Debit
- **Matching Incentives:** None
- **Average # of SNAP Shoppers per Market:** 2-3
- **Vendor Reimbursements:** Monthly, checks picked up at market

SNAP/EBT Program: What Works and What Doesn't

Why SNAP works at this Market:

- There is a large number and variety of vendors to make shopping at the market worthwhile for SNAP shoppers. All SNAP-eligible vendors are required to accept the tokens at the market.
- By also accepting credit/debit, the use of SNAP tokens at the market is less conspicuous and creates a more accepting environment.

Challenges for SNAP at this Market:

- By not being classified as a 501c3 non-profit, the farmers market cannot apply for many grant programs that would support their SNAP program.
- High market manager turnover in the last ten years results in a recurring need to reestablish local partnerships.
- Due to the market's small budget that only allows the market manager to work 10 hours each week, the current market manager is severely limited in her ability to pursue SNAP outreach projects.



Do You Have a Similar Market?

What to Consider Before Adding SNAP

If you organize a rural downtown market, you may have limited staffing and financial capacity. While this can make SNAP/EBT implementation more difficult than other markets, it is still possible to provide SNAP customers with this service. Some things a market of this size should consider before accepting SNAP include:

- Critically evaluate if the market can support a SNAP/EBT program long-term; both financially and capacity-wise. If this looks unlikely, reach out to partners who could split some of the workload and cost.
- Keep detailed records of how the SNAP/EBT program works, active partnerships, and transaction data in case a new market manager needs to take over.
- Think about how/if SNAP customers will be able to get to the market if they don't have their own transportation.

EBT Customer Profile

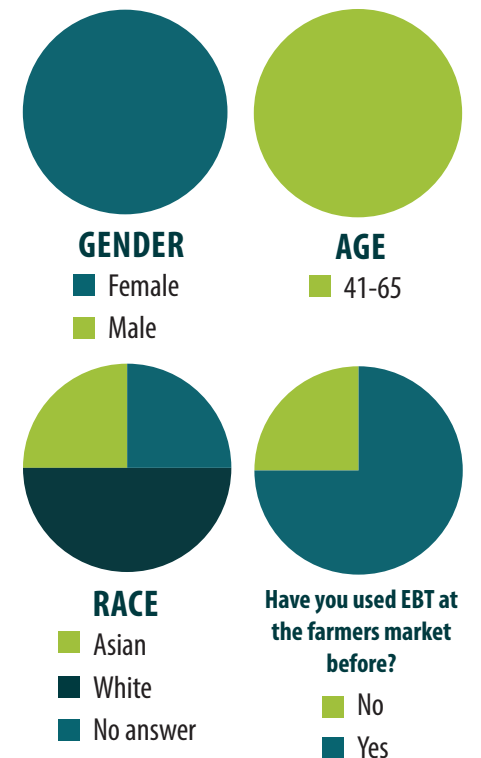
4 EBT shopper survey responses

- 3 out of 4 heard of SNAP at the market via "Word of Mouth."
- 3 out of 4 said they would be "Much more likely to shop" if the market doubled EBT benefits.
- 2 out of 4 customers said they shopped at the farmers market to support local food and farmers.
- 3 out of 4 considered fruit and vegetable quality "Much Better" at farmers markets than grocery stores

EBT Vendor Profile

15 survey responses

- 14% of vendors sold to SNAP shoppers more than two times each market day. 57% of vendors sold to SNAP shoppers "Once a day" or "Less than Once a Day"
- 73% of vendors thought sales increased by accepting SNAP.
- 93% of vendors found accepting the tokens easy.
- Top Food Items Purchased with SNAP: Kale, cucumbers, tomatoes, lettuce





Small-Town Established Market

Morganton Farmers Market

Founded in 1980, the Morganton Farmers Market is open April to October in a downtown open-air structure. The market offers a diverse product selection of farmers market staples as well as organic and artisanal products from both long-time participating and new, beginning vendors. The Historic Morganton Festival, Inc., a local non-profit, manages the farmers market and places a strong emphasis on local economic development.

SNAP Promotion and Outreach

Morganton distributes postcard sized flyers explaining the SNAP/EBT, SNAP match, and WIC FMNP match programs to community partners. They also combine all SNAP information into existing marketing ads.



Burke County has a unique advantage through a grant-funded staff position, the Catalyst Organizer. The Catalyst supports the work of organizations, county agencies, and groups as they promote healthy eating and active living. The Burke Catalyst strengthens the market's existing promotional efforts by spreading information about the SNAP/EBT and match program to other county partners.

Morganton, NC Demographics

(2010 Census)

- **Population:** 16,918
- **Population in County on SNAP/EBT:** 17.7%
- **Median annual household income:** \$29,836
- **Race/ethnicity:** 76% White, 13% Black, 11% Latino, 10% Other

How Did You Start Accepting SNAP/EBT?

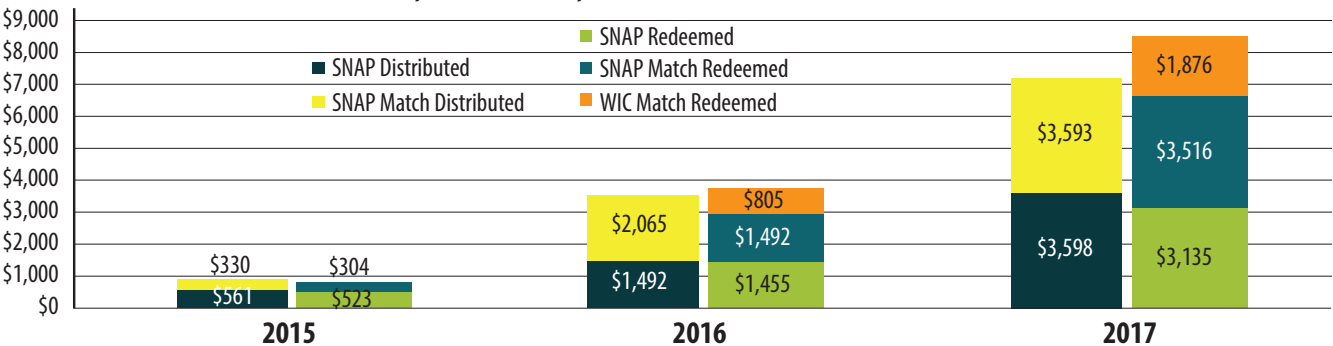
In 2014 a local community organization contacted the farmers market and asked them to add SNAP/EBT as a payment option. The Morganton Farmers Market Director attended a FNS general sign-up day to become a certified SNAP retailer. The market purchased an iPad to run EBT cards via MarketLink for \$350.

SNAP/EBT Program At-A-Glance

- **Started Accepting SNAP:** 2014
- **Market Staff:** 2 Full-time Downtown Morganton staff (a small portion of time goes to farmers market work), 1 vendor (runs EBT terminal at market)
- **Average Peak Season Customer Count:** 215
- **Benefits Accepted:** EBT, WIC FMNP
- **Matching Incentives:** \$20 EBT and WIC FMNP match
- **Average # SNAP Shoppers per market:** 7
- **Average Peak Season Vendor Count:** 20-25
- **Vendor Reimbursements:** Monthly, checks mailed to vendors



Annual SNAP, SNAP Match, and WIC Match: Distributed vs. Redeemed



SNAP/EBT Program: What Works and What Doesn't

Why SNAP works at this Market:

- Continuous, grant-supported marketing at and outside the market helps people learn about the SNAP/EBT program.
- Morganton not only accepts and matches SNAP but also accepts and matches WIC FMNP. This brings in more customers and provides broader food access.
- The market is overseen by well-established community organization that provides consistent and reliable support.
- Instead of paying staff to operate the EBT equipment, Morganton recruited a vendor to run EBT cards and record data for a weekly stipend.

Challenges for SNAP at this Market:

- Market management recognizes that the diversity of vendors is not reflective of the surrounding community. They want to reach out to more potential vendors and customers from the Latino community.



Do You Have a Similar Market?

What to Consider Before Adding SNAP

If you organize a well-established small-town market, you likely have a committed group of customers and vendors. Because of this, you have likely built up a reliable level of financial and staffing capacity. But if you want to add SNAP, you cannot depend solely on the market's well-established status. Some things a market of this size should consider before accepting SNAP include:

- Reinvest in building partnerships by creating a network of agencies, organizations, and groups who are involved with food or hunger relief work and keep them informed about the market SNAP/EBT program.
- Consider the target audience you want to reach and whether your current vendors and their products reflect that group.
- Update all existing advertisements to include information on SNAP/EBT. This will cut down on costs.

EBT Customer Profile

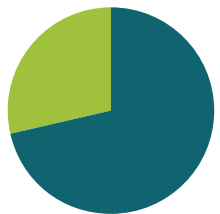
7 EBT shopper survey responses

- 71% said they would still be "Just as likely to shop" at the market if there was not an opportunity to match SNAP.
- 47% of SNAP shoppers said they had not used EBT at the farmers market before that market day.
- 71% considered the quality of farmers market produce "Much Better" than grocery stores
- "Word of Mouth" and "Organizations" were the top two ways SNAP shoppers heard about SNAP at the market.

EBT Vendor Profile

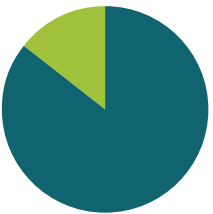
8 survey responses

- 62.5% of vendors sold to SNAP shoppers more than two times each market day.
- 100% of vendors thought their sales and customer base increased by accepting SNAP, SNAP match, and WIC match.
- 100% of vendors found accepting the tokens easy.
- Top Food Items Purchased with SNAP: Peaches, Eggs, Large bread, tomatoes, green beans



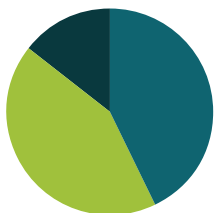
GENDER

- Female
- Male



RACE

- White
- Black



AGE

- 26-40
- 41-65
- 65+

How do farmers market prices compare to grocery stores?

- Much Lower
- Lower
- Same
- Higher
- Much Higher



Farmers Market SNAP/EBT Program Trends

By observing how SNAP/EBT programs work across different market settings, we identified several trends that hold true for almost all farmers market. These trends are listed below:

1. Redemptions are typically low in the first year with large increases the following years before leveling out to a relatively stable level.

2. Very rarely will markets be able to run completely self-funded SNAP/EBT programs. Farmers market often rely on outside funding to cover all or a portion of costs. Farmers markets continue to accept SNAP/EBT, despite the extra work, because of the valuable service it provides to their community as well as the economic support for their vendors.
3. Accepting SNAP/EBT does not magically fix all inaccessibility issues. If transportation, location, open hours, or an unwelcoming atmosphere are still issues for a farmers market, an EBT machine will not be enough to override this.

4. Community partnerships make a huge difference in promoting SNAP/EBT to the wider community and decreasing the amount of work farmers market organizers need to do.

5. Farmers Markets that accept other nutrition benefits, like WIC FMNP or Senior FMNP, or provide incentives often see higher redemptions and customer satisfaction.



Greensboro Farmers Curb Market

Resources & Appendix



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: <https://www.fns.usda.gov/ebt/snap-and-farmers-markets>

FNS Regional Office: South East, Atlanta, GA

- The South East Regional Office can provide specific information on the retailer requirements for accepting SNAP/EBT benefits.
- Website: <https://www.fns.usda.gov/fns-regional-offices>

NC State Agencies

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

- NC DSS oversees SNAP in NC and has information on SNAP benefits, how to apply for an FNS license, and USDA/FNS funding and grants for farmers markets.
- Contact: David Locklear, Deputy Director of Division of Social Services, David.Locklear@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 WIC FMNP in NC. The agency has extensive resources and information on accepting federal assistance benefits at farmers markets and outreach strategies for WIC participants.
- Contact: Diane Beth, Nutrition Program Consultant, Children and Youth Branch, diane.beth@dhhs.nc.gov
- Website: <http://publichealth.nc.gov/>

Resources

Organizations Working on SNAP/EBT at Markets	33
Additional Resource Guides	34
Assessment Tools	34

Appendix

Customer Survey	35
Vendor Survey	36
Sample Spreadsheet: Recording EBT Customer Transactions.....	37
Sample Spreadsheet: Recording EBT Vendor Reimbursements	38
General Excel Tips for Market Managers	39



National Organizations

Farmers Market Coalition

- Farmers Market Coalition is dedicated to providing resources to farmers markets to build capacity. Their website contains an extensive Resource Library with tools, webinars, templates, and more.
- Website: <http://farmersmarketcoalition.org/>
- EBT Equipment Company Information: <http://bit.ly/2otGGxv>

Wholesome Wave

- Wholesome Wave works to improve food access in low-income neighborhoods. They created FM Tracks, user-friendly recordkeeping app and website. Check their website for information about licensing.
- Website: <http://www.wholesomewave.org>

Fair Food Network

- Fair Food Network is dedicated to increasing access to healthy food for families who need it most, and runs one of the nation's largest incentive programs. Their website provides farmers market resources and local food-related policy updates.
- Website: <https://fairfoodnetwork.org/resources/>

Project for Public Spaces, Inc.

- Project for Public Spaces is dedicated to helping people create and sustain public spaces that build strong communities. Their website contains resources and webinars for farmers markets, particularly on creating accessible spaces.
- Website: <https://www.pps.org/category/public-markets>

North Carolina Regional Farmers Market Organizations

Rural Advancement Foundation International (RAFI)

- RAFI's Come to the Table program helps strengthen local food projects through community partnerships. RAFI manages the Fresh Bucks EBT Incentive program which supports eight NC farmers markets.
- Website: <http://www.rafusa.org>

Appalachian Sustainable Agriculture Project (ASAP)

- ASAP supports local farmers and healthy communities in Western NC. ASAP manages several farmers markets and their website includes a wide range of farmers market related resources.
- Website: <http://www.asapconnections.org/>

Resourceful Communities, a program of The Conservation Fund

- Resourceful Communities supports triple-bottom-line community projects through capacity building, a small grants program (the Creating New Economies Fund), and networking opportunities.
- Website: <https://www.conservationfund.org/our-work/resourceful-communities>

Point of Sale Machine Companies: a partial list

- **Leaders – the Merchant Services Company:** <http://www.lms-corp.com/>
- **Merchant Source:** <http://merchantsource.com/>
- **MarketLink:** <http://www.marketlink.org>
- **PaymentSpring:** <http://www.paymentspring.com>
- **TSYS Merchant Solutions:** <https://www.tsys.com/solutions/products-services/merchant/>
- **WorldPay:** <https://www.worldpay.com/us>

Scrip/Token Companies

- **Anicklesite.com:** <http://www.anicklesite.com/>
- **Drink Tokens.com:** <http://www.drink-tokens.com/>
- **Imprint Items.com:** <http://www.imprintitems.com/custom/10284118>
- **Ituit.com:** <http://ituit.com/>
- **Old Time Wooden Nickel Co.:** <http://www.wooden-nickel.com/>

Case Study Farmers Markets

Caswell County Farmers Markets

- Tammy Carter and Leslie Zimmerman, CaswellLocalFoods@gmail.com
- Website: <https://www.caswelllocalfoods.org/>
- **Greensboro Curb Market**
- Lee Mortensen, gsofarmersmarket@gmail.com
- Website: <https://www.gsofarmersmarket.org/>

Jackson County Farmers Market

- Lisa McBride, jacksoncountyfarmersmarket@gmail.com
- Website: <https://www.jacksoncountyfarmersmarket.org>
- **Morganton Farmers Market**
- Sharon Jablonski, Market Manager, sjablonski@ci.morganton.nc.us
- Website: <http://www.downtownmorganton.com/index.php/shop/farmers-markets>



Additional Resource Guides

Farmers Market and Faith Community Partnerships: A Guide for Market Managers, RAFI, Nov. 2017.

- This guide outlines how farmers markets can identify, reach out, and strengthen partnerships with faith communities to strengthen their food accessibility.
- Website: <http://bit.ly/2COUdkF>

Sharing the Harvest. Appalachian Sustainable Agriculture Project, Local Food Research Center, Nov. 2012.

- An overview of how farmers markets and other outlets can increase food access to low-income shoppers.
- Website: <http://asapconnections.org/downloads/asap-farmers-market-access-guide.pdf>

Supplemental Nutrition Assistance (SNAP) at Farmers Markets: Step by Step Guide. USDA 2018.

- This guide provides detailed explanation for how farmers market complete the SNAP retailer application.
- Website: <http://bit.ly/2noQokP>

Engaging Special Populations: Cultural Competency. USDA SNAP.

- Includes numerous concrete steps, tips, and resources for SNAP outreach with diverse populations, including sections on community partnerships, needs assessments, and outreach materials.
- Website: <https://fns-prod.azureedge.net/sites/default/files/snap/cultural-competency.pdf>

Foster a Sense of Inclusivity at Your Market. Wholesome Wave National Nutrition Incentive Network, January 2016.

- Includes examples of strategies used by members of the National Nutrition Incentive Network to foster an inclusive market environment.
- Website: <http://extension.colostate.edu/docs/martha/Fostering-an-Inclusive-Market-Environment.pdf>

USDA Agricultural Marketing Services

- AMS provides information on direct marketing strategies as well as a national farmers market directory.
- Website: <https://www.ams.usda.gov/services/local-regional>

Fruit and Vegetable Outlet Inventory, NC Division of Public Health, Community and Clinical Connections for Prevention and Health Branch, 2017.

- This database includes maps and a directory of NC farmers markets and local food outlets with information on contact information, accepted payment types, seasons of operation, etc.
- Website: http://www.communityclinicalconnections.com/What_We_Do/NC_Fruit_and_Veg/

Assessment Tools

Nutrition Assessment Tools

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

- This tool measures nutrition environments of food retail outlets. The measures focus on the availability of healthy choices, quality, and price. Farmers markets could compare themselves with other food options.
- Website: <http://www.med.upenn.edu/nems/measures.shtml>

Sample Market Evaluation Tools

Farmers Market Evaluation. Cornell Cooperative Extension, South Central NY Agricultural Team.

- A farmers market assessment, perhaps most effective when completed by someone unfamiliar to the market.
- Website: <http://bit.ly/2C2P00b>

SEED, NEED, and FEED Assessment Tools. MarketShare

- The three assessment tools help farmers markets determine their economic, social, and human impact. Users must create a free account before accessing resources.
- Website: <http://marketumbrella.org/marketshare/>

Rapid Market Assessment. Northeast Organic Farming Association of Vermont.

- This website includes tools to conduct various methods of rapid assessments of farmers market.
- Website: <http://bit.ly/2BKQqE7>

Appendix

This appendix includes photocopy-ready sample materials for you to use with your market's SNAP/EBT program:

- **Sample Customer Survey**
- **Sample Vendor Survey**

These surveys can be filled out by hand, delivered by an interviewer, or in the case of the customer survey, given as a dot survey. It is important to inform survey-takers about the survey's purpose, which questions are optional confidentiality procedures, and how participants can hear about and access survey results.

- **Sample Spreadsheet: Recording EBT Customer Transactions**
- **Sample Spreadsheet: Recording EBT Vendor Reimbursements**
- **General Excel Tips for Market Managers**

Please see the Excel companion file for this guide to access a live Excel file with more content, sample data, instructions for quick and easy data analysis, and other tools for market managers.



Customer Survey

1. Have you ever shopped at this farmers market before?

☐ Yes ☐ No

2. How did you learn that the farmers market accepts SNAP/EBT? Select all that apply.

☐ I did not know ☐ Word of Mouth ☐ Newspaper ☐ Radio
☐ Website ☐ Community Organization ☐ Flyers ☐ Other _____

3. How often do you shop at this market? Pick the one that best describes you.

☐ 1-2 times a week ☐ A few times a month ☐ Once a month
☐ A couple times a year ☐ This is my first time

4. Why do you shop at the farmers market?

5. What do you usually buy at the farmers market?

6. In comparison to other places you buy groceries, how would you rate the price of fruits and vegetables at this farmers market?

☐ Much lower ☐ Slightly lower ☐ About the same ☐ Slightly higher ☐ Much higher ☐ Unsure

7. In comparison to other places you buy groceries, how would you rate the quality of fruits and vegetables at this farmers market?

☐ Much better ☐ Slightly better ☐ About the same ☐ Slightly lower ☐ Much lower ☐ Unsure

8. How could this farmers market serve you better?

9. How could the farmers market increase food access for all community members?

Optional Demographic Information

10. Age: _____ 11. Gender: _____ 12. Race/Ethnicity: _____ 13. Do you have an EBT card? _____

Questions for EBT Shoppers

14. Have you used EBT at this farmers market before?

☐ Yes ☐ No

15. How did you hear about EBT at the farmers market?

16. How could the market’s SNAP/EBT program serve you better?



Vendor Survey

What do you think are your top three best selling items?

Approximately how many sales do you make on an average market day?

☐ 0-5 ☐ 6-10 ☐ 11-20 ☐ 21-50 ☐ 50+

How would you rate your overall experience selling at the farmers market this year?

☐ Very positive ☐ Positive ☐ Neutral ☐ Negative ☐ Very negative

In what ways has selling at the farmers market been challenging for you?

Did you advertise that you sell at the farmers market?

If yes, how?

What do you think the farmers market is currently doing well?

What suggestions do you have on how to improve the farmers market?

Questions for Vendors Who Accept SNAP/EBT

Do you think your sales have increased as a result of accepting SNAP/EBT?

☐ Yes ☐ No ☐ Unsure

How easy or hard do you find it to accept SNAP/EBT?

☐ Easy to accept ☐ Moderately easy ☐ Difficult ☐ Very difficult

Do you have any suggestions on how to improve the SNAP/EBT program?

General Excel Advice for Market Managers

Keep your data on the fewest possible number of tabs. Don't keep a different tab for each market day, month, or year: you will just be making it harder to put all that data together to analyze later. Instead, when you have some different characteristic for your data (like date, day of the week, year, etc), keep track of it in an additional column.

Make sure your data sets are not separated by any rows or columns of empty cells. Lots of the things Excel does automatically depend on it reading a cohesive "chunk" of data.

When you are recording names (of vendors, for example), make sure to record them exactly the same way each time. This will mean that later on when you are looking for totals of things you won't have three lines for one vendor: "Farmer Janes Vegetables", "Farmer Jane's Vegetables", and "Farmer Jane's Veggies".

If you are losing track of column (or row) headers, you can "freeze" them: the "View" menu heading has options to freeze the top row or top column of your spreadsheet.

Have one or at most two people who can access your main data-storing spreadsheets, to minimize the chance of someone accidentally deleting your data, messing up formulas, etc. If you need volunteers to do data entry, send them a simple template as a separate file that you can then easily copy and paste into your main file.

Keep a paper copy of your receipts (for EBT customers and for vendor reimbursements), so that you have them as a reference and can double check if you have a question about the data you have in Excel.

This video is an excellent step-by-step introduction to Excel. The youtube page includes a link to a downloadable workbook that you can use to follow along with the instructor. It is WORTH YOUR TIME.

[Search on Youtube for "Highline Excel 2013 Class Video 01: Back To Basics: Number Format, Keyboards, PivotTables, Formulas" or go to https://www.youtube.com/watch?v=XWiWma4oTmI&t=10s](#)

Excel Loves You and is Just Trying To Make Things Easier
Super Handy Shortcuts that will help you love Excel back

Control (or Command on Macs) + Z	undo
Control (or Command on Macs) + X	cut
Control (or Command on Macs) + C	copy
Control (or Command on Macs) + V	paste
Control (or Command on Macs) + direction arrows	This makes your cursor jump to the end or beginning of the next bit of data. It's great for getting quickly to the top or bottoms of lists.
Shift + direction arrows	This selects multiple cells, starting with the one you originally selected
Control (or Command on Macs) + Shift + direction arrows	This helps you select an entire data set at a time: if you start in the top left corner, you can press Control + Shift + right arrow + down arrow, and you should have the whole chunk selected.
Automatic counting & adding	When you select a range of cells, Excel will summarize them for you! Look along the bottom of the screen to see the sum, the average, and the count of the cells you've selected.

RURAL ADVANCEMENT FOUNDATION INTERNATIONAL-USA

Physical Address

274 Pittsboro Elem School
Pittsboro, NC 27312

Mailing Address

PO Box 640
Pittsboro, NC 27312

Phone: (919) 542-1396

Fax: (919) 542-0069

rafiusa.org/cttt

facebook.com/rafiusa

twitter.com/rafiusa

admin@rafiusa.org

