

Farmers Market Manager Frequently Asked Questions



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Welcome

to the Farmers Market Manager Frequently Asked Questions

> This is a starting place for WffYbhand prospective farmers market managers and organizers looking to develop, expand, and improve their organizations.

This resource is made possible thanks to the contributions many market leaders have made to the [Farmers Market Resource Library](#), discussions among peers on the [FMC Listserv](#), and the expertise of the FMC Education Committee. Support for these Frequently Asked Questions is the result of a partnership between the [Farmers Market Coalition](#) and the [Wallace Center at Winrock International](#), with funding from USDA's [Risk Management Agency](#).

The FAQs are broken into seven categories: [Market Fundamentals](#); [Market Policies](#); [Market Staff](#); [Insurance, Liability and Regulation](#); [Market Growth, Outreach and Evaluation](#); [Extending the Market Season](#); and [Increasing Market Access](#). You can use the [Table of Contents](#) to select a link to a specific category or question, or simply browse through. Additional resources are available online at farmersmarketcoalition.org/managerFAQs.

Throughout these pages, you will find lots of links to specific resources from the FMC Resource Library. You can help us improve the content of the library, and the FAQs, by rating or commenting on these entries.

Please use the [Contact Form](#) to suggest additional questions and answers, as well as to clarify or add detail to an existing question or notify us of broken links. Updates will be made to the FAQ periodically based on this input.

To share resources with your peers by adding a new resource to the FMC Resource Library, please use the [Submit Form](#).

And finally, special thanks to Kathleen Stewart for all of her hard work in researching and preparing this resource.



Category: Increasing Market Access

Category Description: *More and more markets are participating in federal nutrition programs, such as the Women, Infants, and Children (WIC) Farmers Market Nutrition Program (FMNP), Senior FMNP, Supplemental Nutrition Assistance Program (SNAP), and Women, Infants, and Children (WIC) Fresh Fruits and Vegetables Cash Value Voucher. At present, the questions below relate mostly to SNAP, as it can be more complicated to implement than FMNP.*

Increasing the use of nutrition assistance program benefits at your market can help bring fresh healthy produce to more members of your community and increase your vendors' customer base and sales, making it a win-win proposition for everyone. First, it's important to understand the various nutrition assistance benefits that individuals have the opportunity to use at farmers markets.

Supplemental Nutrition Assistance Benefits (SNAP):

Formally known as The Food Stamps Program, individuals receive a monthly allotment of money to spend on specific food items at SNAP retailers authorized by the Food and Nutrition Service, which can include farmers markets. Items are purchased using an Electronic Benefits Card (EBT) and farmers markets can apply to accept benefits at their market. See the Market Management FAQ, [How do we begin accepting SNAP/EBT](#) for more details.

Women, Infants, and Children (WIC) and Senior Farmers Market Nutrition Program (FMNP):

Participants in the Women, Infants, and Children (WIC) Program who attend nutrition education classes can receive \$10 to \$30 per year in coupons to use at participating farmers markets. Seniors can also receive \$20 to \$50 in coupons. Farmers can deposit these coupons like a check. For a market to accept FMNP Coupons, the market or the individual farmers must be authorized by their state agency. Find your state agency contact [here](#).

Women, Infants, and Children (WIC) Cash Value Vouchers:

Beginning in 2009, WIC participants can now receive between \$6 to \$10 per month in cash value vouchers to purchase fresh fruits and vegetables. Individual state agencies have the authority to authorize farmers markets to accept Cash Value Vouchers and each participating farmer must enter into a written agreement with the state agency. Some states have begun pilot

programs to switch the cash value vouchers to an electronic transfer similar transfer to SNAP, though many have not yet done so.

For more information on these programs and how they're used state by state, and at the local level, take a look at these resources:

- The Community Food Security Coalition's [State Implementation of the new WIC Produce Package](#)
- The Kresge Foundation's [Wireless Card Services: Supporting SNAP \(Food Stamp\), WIC and Senior Farmers Market Nutrition Programs](#)
- Farmers Market Coalition and Community Food Security Coalition's [Real Food, Real Choice: Connecting SNAP Recipients with Farmers Markets](#)



Should our market accept EBT?

Electronic Benefit Transfer (EBT) is an electronic system that allows customers to use government-issued benefit debit cards to pay for food. All states now use EBT to issue Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as food stamps), and paper benefit vouchers are increasingly falling out of use.

Although there is no requirement that farmers markets use EBT systems, doing so provides a great public benefit to those who otherwise don't have access to fresh, healthy, local produce, and it will also increase sales at your market. If your community has a lot of SNAP-eligible citizens, and your farmers are committed to working with you to become accessible to SNAP shoppers, then YES!, whenever possible, try to get your market equipped with EBT equipment. To learn how, be sure to read the Market Management FAQ, [How do we begin accepting SNAP/EBT?](#)

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How do we begin accepting SNAP/EBT?

An essential first step is to read more about the process of becoming a SNAP-authorized retailer. FMC recommends reading [SNAP at Farmers Markets: a How-To Handbook](#), a publication co-authored by USDA and the Project for Public Spaces, as well as a complementary guide, [SNAP/EBT at Your Farmers Market: Seven Steps to Success](#).

Here is a very basic overview of the process:

One:

Submit an online application with Food and Nutrition Services [here](#). If accepted, this will give your market a SNAP retailer license.

Two:

After completing your application, send the required print documentation to your local FNS field office. Find the office [here](#).

Three:

[Rent, lease, or purchase EBT equipment](#). This is known as a POS terminal. There are both wired and wireless options, as well as the option to accept credit and debit cards in addition to EBT. They can be manned by the market manager or a third party operator, and can either be purchased or leased for the market season. While there are a number of merchant service providers in the marketplace (and FMC does not endorse any particular company), some examples include [TXDirect](#) and [Total Merchant Services](#).

Expect to pay between \$400 and \$1000 for a terminal, depending on its features, or around \$50 for a monthly rental fee. There are additional fees for wireless, customer service, setup, and per-transaction. Keep in mind that credit/debit card acceptance will increase overall sales, and that renting a terminal with seasonal account closure will increase monthly costs but will eliminate the problems of owning an obsolete machine, storing the machine, and paying service fees in the off season.

If you are not able to purchase or obtain a POS terminal or have an offsite terminal, you can accept manual vouchers. Refer to the two guides linked above for a step-by-step guide to how to do this.

Four:

Choose an EBT transaction system. Using a central terminal at the market is usually preferred, as it minimizes costs and enables 100% vendor participation, as each vendor does not have to apply for a SNAP license. You can accept EBT transactions through a token system or a receipt system. See the FAQ [What are tokens, and should we use them for EBT at our market? What alternatives are there?](#) for more information.

Five:

Train EBT managers. These managers must be able to assist customers, vendors, and volunteers, must know how to use and troubleshoot the EBT system, must be able to keep records and track sales, and must keep track of customer experience and needed changes in the system.

Six:

Train vendors. Vendors must keep records to make sure they are properly reimbursed, know what can and can't be sold to SNAP benefit holders, make sure their staff know the system, and display proper signage.

Seven:

Advertise your system! Visit local social services offices, schools, daycares, and senior buildings. Make ads for local newspapers. Create banners and flyers. Consider incentive programs, such as the Double Value Coupon Program of the [Wholesome Wave Foundation](#).

Throughout this process, be sure to take advantage of the many tools and resources available to you online. The Farmers Market Coalition's resource library has a [whole section](#) devoted to EBT, including sample flyers, tokens, guidebooks, and overviews of the regulations. Another must-read is the USDA website, which has a [list](#) of grant resources for EBT-using farmers markets, as well as its own step-by-step [EBT guide](#).

Additional Resources:

- USDA Food and Nutrition Service's [Farmers Market Participation in the Supplemental Nutrition Assistance Program \(SNAP\)](#)
- Maine Department of Agriculture, Food, and Rural Resources' [Food Stamps and Farmers, It's a win-win. Toolkit for Accepting Electronic Food Stamps](#).



- Marketumbrella.org's [Electronic Benefits Primer: Bridging the Digital Divide, How to Bring Wireless EBT to Your Farmers Market](#)

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What strategies can we employ to increase use of nutrition assistance program benefits at the market?

When looking for ways to increase the use of nutrition assistance program benefits at your market, it's important to understand some of the barriers that may prevent participants from shopping at your market. This could include the price of products, operating hours that are not convenient for participants, a lack of discount opportunities, or an unfamiliar shopping experience. Here are some strategies to address these barriers and increase participation:

- Make sure you advertise that you accept benefits with your promotional materials and provide local SNAP and WIC offices with these materials.
- Establish partnerships with other community organizations that offer services to nutrition assistance clients and work with them to develop an educational campaign that helps create a relationship between participants and farmers.
- Offer educational opportunities about the products at the market including nutrition tips and recipe ideas. The Ecology Center offers some ideas and tips in [Promoting Nutrition to Food Stamp Recipients at California Farmers Markets](#) and the New Mexico Farmers' Marketing Association has some [sample handouts](#).
- If you have the resources, consider providing transportation such as coordinating a bus from a local senior housing complex so that seniors can redeem their Farmers Market Nutrition Program benefits, or from a convenient location for individuals who receive WIC or SNAP benefits.
- Offer incentive or matching programs to increase the purchasing power of program benefits. Many markets have received public and private funding to double the value of participants' benefits when they use them at farmers markets. One example is The Food Project and the City of Boston's [Boston Bounty Bucks](#). Rachel Winch highlights various matching programs in her

report [Nutrition Incentives at Farmers Markets: Bringing Fresh, Healthy, Local Food Within Reach](#). You can also watch New Orleans's Crescent City Farmers Market's YouTube Video [Farmers Market Tokens and Matching Programs](#) to learn about their program.

For more ideas, have a look at the Farmers Market Coalition's Information Marketplace Webinar titled [EBT and Nutrition Outreach: Practical Advice from Successful Programs](#) or view the [presentations](#) and [handouts](#).

There are some great organizations that are helping farmers markets across the country increase the use of nutrition assistance benefits in various ways including the [Wholesome Wave Foundation](#) and the [Fair Food Network](#). The Wholesome Wave Foundation offers funding, grant writing, technical assistance, and community support to participating farmers market in their [Double Value Coupon Program](#). The Fair Food Network is about to embark on a multi-year Double Up Food Bucks program that seeks to change the purchasing habits of thousands of low-income consumers in Detroit.

More Resources:

- USDA Food and Nutrition Service's [Attracting SNAP Customers to Your Farmers Market](#)
- USDA Food and Nutrition Service's [Supplemental Nutrition Assistance Program \(SNAP\): Putting Healthy Food Within Reach, A State Outreach Toolkit](#)
- The Oregon Farmers' Market Association's [Barriers to Using Urban Farmers' Market: An Investigation of Food Stamp Clients' Perception](#)
- USDA's Agricultural Market Service and the Southeastern Pennsylvania Resource Conservation and Development Council's [Connecting Local Farmers with Farmers Market Nutrition Program Participants](#)

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What are tokens, and should we use them for EBT at our market? What alternatives are there?

Tokens are a form of market currency, also known as scrip. They're a way of allowing your customers to use EBT benefits as well as debit or credit cards at the market by using a central location for a POS terminal so that all vendors can accept electronic transactions without having their own POS machine.

Here is how it works: a customer purchases market tokens from the central EBT location (often at the market's information table) using their debit, credit, or EBT card, and then uses the tokens to purchase products from participating vendors. At the end of the day, the vendors exchange the tokens back to the market according to an agreed upon reimbursement schedule. The market keeps track of token sales vs. token redemption to ensure that the system is functioning properly. A market can also use paper scrip instead of tokens, which tends to be less bulky, but they are also more easily counterfeited. For a list of places that you can purchase paper scrip or tokens and for even more information, take a look at [SNAP at Farmers Markets: A How-To Handbook](#) a publication co-authored by USDA and the Project for Public Spaces.

An alternative to tokens or scrip is a receipt system. With this system, the cardholder brings the produce she wishes to purchase to the vendor, who sets it aside and hands the cardholder a receipt stating the vendor name, amount purchased, and items purchased. The customer then brings this slip to the central POS location, where her card is swiped into the machine. The machine prints out a receipt, which the customer returns to the vendor to receive the produce. The vendor is then reimbursed by the market according to an agreed upon payment schedule.

The advantages of the receipt system are that it has an extensive paper trail, it's cost-efficient, there is nothing of value, like tokens, to be lost, and purchases can be precisely calculated down to the last penny (token systems usually just use dollar tokens). On the other hand, tokens have the advantage of being able to be purchased and held onto for later use or as a gift, they can be used as a marketing tool, they're familiar and easy for customers to understand, and they attract credit/debit customers as well.

Here are more great resources for using tokens at your market:

For ways to communicate about your token system:

- Portland Farmers Market's [Tokens 101 for Shoppers](#)

For token system logistics:

- Marketumbrella.org's You Tube Video, [FAQ Token Systems Marketshare](#)
- Oregon Farmers' Market Association's [EBT/Debit Accounting Systems and Service Providers](#)
- The Ecology Center's [Farmers' Market EBT Project](#), which includes sample record-keeping forms.

Other Resources from the FMC Resource Library:

- Marketumbrella.org's [Electronic Benefits Primer: Bridging the Digital Divide, How to Bring Wireless EBT to Your Farmers Market](#)
- The University of New Hampshire Cooperative Extension's [Accepting Food Stamps Electronic Benefits Transfer Cards at Farmers Markets and Roadside Stands: A Primer for Farmers and Market Managers](#)
- Marketumbrella.org's [Market Preparation: Token Systems](#)
- Project for Public Spaces' [SNAP/EBT at Your Farmers Market: Seven Steps to Success](#)

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Winrock International is a nonprofit organization that works with people in the United States and around the world to empower the disadvantaged, increase economic opportunity, and sustain natural resources.



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The Farmers Market Coalition (FMC) is a national 501(c)(3) organization devoted to strengthening farmers markets through education, networking, and advocacy. FMC members include farmers, farmers markets, regional and state farmers market organizations and agencies, and individuals and businesses supporting farmers markets.



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