Farmers Market Manager Erequently Asked Questions





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 orquestion, 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.



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Category: Market Fundamentals

Category Description: Whether beginning a new farmers market from scratch or trying to improve an existing market's organizational structure, it's important to get the basics right. Governance, location, and business structure are just a few of the important considerations for any venture, and farmers markets are no exception.



What questions should we ask before starting a farmers market?

This Frequently Asked Questions Series is intended to be a quick reference resource covering many of the questions you might come across in beginning, managing, or growing a farmers market. The Market Fundamentals section includes many of the preliminary questions you will want to ask and answer before opening a market. Here are some of the first topics and questions you might ask as you begin:

Location. Finding the right location is important for the success of your market.

- Do you have a place in mind for your market?
- Do you know who to talk to in order to legally secure the location, and how much it will cost?
- Have you considered the accessibility of the location for your target customer base, and your proposed vendors?

Community support. The most successful markets begin when community members express interest and desire for a farmers market and rally together to make it happen.

- Is your community interested in shopping at a farmers market?
- Will the local government be supportive, or are there regulatory barriers to starting the market?
- Will local businesses be supportive or want to be involved in the market?

You might want to conduct a survey to find out the answers to these questions. You could use this sample Feasibility Survey for Consumers and Feasibility Survey for Businesses from the Farmers' Market Federation of New to learn more about your consumers and local businesses.

Farmers. Your market wouldn't be a farmers market without farmers.

- Do you have farmers in your area that are interested in selling at a farmers market?
- What days and times will work best for them to come to your market?

A great way to get this information is to survey local farmers. The Farmers' Market Federation of New York also has a Feasibility Survey for Farmers. Iowa's Department of Agriculture and Land

Stewardship has a great example as well.

Money. Farmers markets take time and money to begin and keep going.

• Do you have the resources to cover a start-up budget and the first year or two of operations?

Management. The most successful markets have paid managers and/or coordinators, perhaps along with a board of directors and several market volunteers.

- What management structure and staffing are best suited to your budget and abilities?
- What will the mission of your farmers market be and how will you carry that through as you manage your market?

As you read the rest of the Frequently Asked Questions series, we encourage you to take your time in considering the questions and answers. Remember, others have asked and had to answer these very same questions before. The resources below are a few examples of what experts and experienced managers have to share about starting a market.

- USDA Agricultural Marketing Service's How to Start a Farmers Market
- Purdue University College of Agriculture Extension's Starting a Farmers Market
- University of Florida Institute of Food and Agricultural Sciences Extension's Starting a Farmers Market
- Rodale Institute's Starting a Farmers' Market the Right Way
- Marketumbrella.org's Checklist for Starting a New Market
- Northeast Organic Farming Association of Vermont's Organizing and Maintaining Your Farmers Market
- The Famers Market Federation of New York's Ten Principles of a Successful Farmers Market
- Missouri Department of Agriculture's Timetable in Establishing a Farmers Market
- Washington State University Extension's Washington State Farmers Market Manual
- Idaho State Department of Idaho Farmers Market Manual
- Massachusetts Department of Agricultural Resource's How to Organize and Run a Successful **Farmers Market**
- North Dakota Department of Agriculture and the North Dakota Farmers Market & Growers Association's Guide to Starting a Farmers Market

These are only a few of the great resources already out there for starting farmers markets. Check out even more and find the one that works best for you in the Market Start-Up and Development Section of the Farmers Market Coalition Resource Library.





How should we choose a location for a market?

First, choosing your site might depend on what is available to you and how much it will cost to use it. Can you find a private landowner that will allow you to use their property or will you have to pay for a permit for public property? As you're looking at sites, here are some things to keep in mind:

Accessibility: Look for a site in a central location with plenty of through traffic, and that's easy to get to by all modes of transportation. Try to find a place by a well known landmark or intersection or near offices or other businesses.

Space: You want to find a location that can accommodate the space needs for the number of vendors you will have and/or hope to grow to in the future, while leaving space for shoppers to easily circulate through the market and stop and socialize with one another. Here is how Carla Jenkins of Cedar Park Farmers Market calculates her spacing needs: "I allow width for farmers trucks (18')+ their canopy (10')+an isle (15') +canopy(10') +another isle (15') +canopy (10') + truck (18') All of that is my width, times the number of 10' booths for my length to figure the square footage needed."

Parking: If you expect many of your customers to be driving to the market, is there enough parking available close by? Suzanne Santos from Sustainable Food Center's Farmers Market in Austin, Texas says to plan on a minimum of 500 spaces for a four hour market that has 4,000-6,000 shoppers. If you can find a location with free parking nearby, even better!

Utilities: A site with access to electricity, water, public restrooms, and a place for people to wash their hands will all be things to consider when choosing a site.

Ground Cover: Try to find a site with a level surface on asphalt with minimum standing water and pot holes. That will make it easier for vendors to drive their trucks without risking damage, and provide a safe shopping experience for customers.

Long-Term Availability: Opening a market in one place only to move the next season when the site owner sells or redevelops the property is a frustrating, but not uncommon, experience for farmers markets. You can help avoid this by requesting a long-term lease.

For more information on what to look for in the ideal market location, look at Matthew Peters' paper on Locating Farmers Markets. You can also use his Site Selection Tool to compare multiple potential sites for your market. You should also consider what the New Mexico Farmers' Marketing Association says about finding the right market site.

Finally, when reviewing potential sites, consider whether there are any federal buildings in your community that could be good locations for a market based on the criteria above. If there are, check out the USDA's resource for Opening a Farmers Market on Federal Property.

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How should we choose operating hours for a market?

What hours you decide to hold your market will really depend on the needs and characteristics of your community and the availability of your vendors. Farmers markets are operating everyday of the week at various hours all over the country. While many take place on Saturday morning, others are operating mid-week, during the day or into the evening. A weekend market allows those that work during the week a chance to shop and socialize with friends and family, and provides a great opportunity for special events, music, and activities for kids. A market in the morning or mid-day during the week might attract stay-at-home parents, seniors, or individuals who work evenings, while mid-afternoon and evening week-day markets can attract individuals on their way home from work or from picking up the kids. Where you find a location may help dictate ideal operating hours. If a location that is available to you is a busy office district, a mid-afternoon to evening weekday market may just be the right choice.

When answering this question for your market, take a look at who your customers will be and what works best for your potential farmers by conducting a survey. Take a look at these samples of a Feasibility Survey for Consumers and a Feasibility Survey for Businesses from the Farmers' Market Federation of New York or develop your own to find the best options for operating hours. Also, look at the operating hours of other farmers markets in the area and determine if you should schedule your market on a different day or time to get enough customers and vendors. As you see, there is no magic formula for deciding operating hours. Taking time to understand your community and vendors needs will help you find the best choice and as Mark Wall from Thriving Community Marketplaces advises, "Don't copy, DESIGN!"





What kind of governance structure do we need?

It's important to have a governance structure that works to meet the needs of all involved in the operation of your farmers market, including vendors, customers, and your community. There are a few different ways in which the governance of a farmers market can be structured. Some farmers markets are owned and operated by city, community, or government organizations, while others are owned and operated by vendor associations. There are also satellite markets established and operated under other existing farmers market networks and ones that are owned and operated by private individuals, companies, and corporations. Establishing a farmers market association is a way to get maximum input from your farmers and vendors. Take a look at the Farmers' Market Federation of New York's, Step By Step Guide to Establishing a Farmers Market Association for more information.

A popular governance structure for farmers markets is as a nonprofit entity, either one dedicated to managing the market, or a larger existing entity that acts as an umbrella and fiscal agent for the market. With this governance structure, the entity and the farmers markets are traditionally governed by a board of directors, which has legal authority over decision-making. The board then delegates management of the market to an organizational director or market manager who oversees the day-to-day operation of the market itself. To learn more about the roles and responsibilities of the board of directors and what should be included in your governance structure, take a look at The Governance Structure of Your Farmers Market by University of Minnesota's Extension Service or Rosanne Stead's Farmers Market Coalition webinar on Best Board Practices and Meetings that Matter: An Introduction to Nonprofit Governance; you can download the handouts that accompany the webinar at FMC's Information Marketplace, here.

One of the first steps toward establishing a nonprofit, whether recognized only by the state or by both the state and the IRS, is the creation of organizational bylaws. One example of farmers market bylaws is available in the Farmers' Market Federation of New York's Farmers Market Manager Training Manual, though you can also find other sample bylaws in the Farmers Market Resource Library by searching for 'bylaws'.

If you're a small farmers market and not currently established as a nonprofit, you might want to think about establishing an informal advisory board of community stakeholders to provide feedback and assistance. While this type of governance will not have legal decision-making authority over your market, they can help you in your decision-making process, to help establish a market that's good for your vendors, good for your customers, and good for the community.

Here are some additional resources on market governance:

- Marketumbrella.org's Organizational Details: Governance
- Oregon State University Extension Service's Understanding the Link to Farmers Market Size and Management Organization
- Washington State University Extension's Washington State Farmers Market Manual
- Cooperative Development Institute's PowerPoint Market Structure Matters

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Who should serve on our board?

When deciding who would be appropriate to serve on your board, you will want to find individuals with skills and experience beyond agriculture, particularly individuals from your community who have experience with legal, fundraising, planning, financial, and retail aspects of businesses and/or nonprofits, which will help ensure your market is a success. Make your board as diverse as possible with as many people from the community that will have a stake in the market including community leaders, farmers, local business owners, chefs, and community members. Make sure you include vendors on your board so that they have a voice in decision making. Your board of directors will help shape your mission and vision of your market and determine how your market impacts your vendors, customers, and community so try to give them all a seat at table.

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Does our market need to be a 501(c)(3)?

Establishing 501(c)(3) status is not necessary to having a successful farmers market, but there are a few benefits: 501(c)(3)s are able to accept contributions that are tax-deductible to the donor; they're exempt from federal and/or state corporate income taxes from business-related income and sometimes state sales and property taxes; they enjoy increased public legitimacy and awareness; and their status makes them eligible to apply for many public and private grants. Additionally, some markets find that the nonprofit status helps keep them on mission, and the transparency requirements ensure good market governance. However, establishing 501(c)(3) status can be a significant time commitment, requiring a long and not always fruitful application



process. To achieve c3 status, a market must prove to the IRS that its primary purpose is public education, poverty relief, combating community deterioration, or otherwise lessening the burdens of government. We'll discuss some alternatives to the 501(c)(3) below, but to read more about applying for 501(c)(3) status, see Chasing the Coveted (c)(3): The Trials and Tribulations of Form 1023 from the Farmers Market Coalition's newsletter. You might also check out a sample 501(c)(3) application in FMC's Resource Library—this one was successfully submitted by the Webb City Farmers Market in Missouri. If you decide to become a 501(c)(3), take a look at the Forming a Nonprofit Organization section of The Farmers' Market Federation of New York's Farmers Market Manager Training Manual for steps to do so.

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Aside from 501(c)(3), what options do we have?

If our market chooses not to apply to be a 501(c)(3), what should we do? What options do we have? One great alternative to becoming a 501(c)(3) is to simply find an umbrella organization to become part of; this way your market can take advantage of many of the benefits of being a 501(c)(3) without going through the process itself. Another option is to try for c4, c5, or c6 status—55% of tax-exempt farmers markets have one of these statuses. Although donations to your organization would not be tax deductible for the donor under these designations, your market would have more freedom to engage in political lobbying than those with 501(c)(3) status. To be a c4, your market must prove that it furthers the general welfare of the local community; examples of this include supporting the local economy and improving shopping opportunities. To be a c5, the market must have as its main mission the benefit of farmers or ranchers, by providing them with new marketing outlets. To be a c6, the market must show that it is an open- membership organization improving business conditions for people with a common business interest. For more information about the differences between the 501c statuses, take a look at this FMC handout.

If you would prefer not to operate as a nonprofit, one novel option would be to see if your state legally recognizes the low-profit limited liability company: the L₃C. An L₃C runs like a regular business and is profitable, but has the primary focus of achieving social benefit. While L₃Cs are not exempt from federal or state tax, and investments in L3Cs are not tax deductible, no federal income tax is imposed on the L3C itself; instead, taxes are passed through the L3C to its members, in proportion the members' ownership shares. L3Cs also have the advantage of attracting Program Related Investments from foundations, which count toward foundations' minimum payout requirements. For an example of an L3C, check out Detroit's Eastern Market Direct, an online farmers market and business collaborative made up of farmers market vendors and specialty food purveyors. As L3C is a relatively new concept in many states, there are not currently many farmers markets with this status.

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How important is strategic planning and writing a mission statement to a farmers market?

Planning is extremely important to the long-term success of your market. It keeps you focused on the organization's original goals while training your eyes to bigger and better sights on the horizon. As farmers markets are businesses, taking the time to develop a business plan for your market allows you to define the mission of your organization, determine your profit goals, establish a direction, and attract funding for your organization. Take a look at Show Me the Money: Business Planning for Farmers Markets by the Cooperative Development Institute for more information.

Strategic planning is another type of planning you may want to consider undertaking. It helps you determine the vision and mission for your market, establish your objectives and the actions you'll take to achieve them, and develop methods to evaluate your success. For more guidance on how farmers markets can engage in strategic planning, watch the Farmers Market Coalition's Information Marketplace Webinar, Strategic Planning in the Real World: How to Put No Staff, No Money, and Big Dreams to Work for Your Organization or download the presentation as a PDF.

At the very least, develop a mission statement for your market if you have not done so yet. Your mission statement defines your purpose, the needs or opportunities your market addresses, and the values that will guide your policies and operations. Your mission will guide how you decide what activities and policies your market puts into practice. For that reason, communicate your mission publicly as much as possible by including it on your website, brochures, and market application. You'll be glad you took the time to develop a mission statement, as it will be a guiding star when tough decisions need to be made regarding policy enforcement.



Take a look at these resources for more information on developing a mission statement:

- Marketumbrella.org's Organizational Details: Mission Statement
- Marketumbrella.org's The Strategy of 4Ms
- The Farmers Market Coalition's Sample Mission Statement for a farmers market association
- The Neighborhood Farmers Market Alliance's Mission Statement

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Should we build a permanent structure for our market? If so, how?

Depending on the climate in your area, a permanent structure may benefit your market by providing a year-round market space that's protected from the elements. Market structures, particularly in northern climates, allow for a more dependable year round space, creating more consistent and dependable sales for your vendors. At the same time, building a permanent structure can require a large capital investment, and should be carefully evaluated before beginning. Some things to consider include:

- Who will own the building, and the land on which it sits?
- Who will design the structure, and will it have electricity, storage, and office space?
- Where will producers and shoppers park their vehicles?
- Will it be in use on days when the market is closed?
- Will you need to change your fee structure to recoup ongoing costs?
- What if the location turns out not to be optimal and you later need to move?

Market structures require maintenance and a long-term plan for their upkeep. All in all, if your

market is just getting started, there is no need to rush into building a permanent structure. Focus first on ensuring your market will be successful and self-sustaining over time before making the investment or approaching community partners to fund its construction.

In considering a permanent structure, don't forget that one of the unique qualities of farmers markets is the open-air atmosphere of the market, and that the absence of a permanent structure allows flexibility for changing locations if need be. Suzanne Santos, of Sustainable Food Center's Farmers Markets in Austin says, "The 'pop-up' nature of the farmers market makes it part of the fun." You may also realize that, like many markets that are open year-round rain or shine, even in colder climates, a very loyal customer base will brave harsh weather to support the market if the product mix is appealing. A rain or shine policy where customers can depend on vendors to be there may be all you need to keep your customers coming regardless of weather. In Market Day: Hours, Location, Parking, and Weather, marketumbrella.org says that, "Rainy days are where our market reputation is made."

For more discussion about this, take a look at Nina Planck's article Recipe for a Great Farmers Market. If you do decide that you have the resources and the need for a permanent structure, the USDA's Agricultural Marketing Service offers Wholesale Marketing and Facility Design, with guidance and technical support for the construction and remolding of farmers markets.



Category: Market Policies

Category Description: Farmers markets are growing in popularity at least in part because consumers value authenticity, freshness, quality, and the opportunity to learn from local farmers. Ensuring the long-term credibility of your market requires clear policies that are in keeping with the mission of your market organization and that are openly communicated to vendors and the community at-large.



What does 'producer-only' mean? Does our market need to be 'producer-only'?

'Producer-only' means that vendors at the market sell only what they themselves produce—resale of items purchased elsewhere is prohibited or is severely limited. This policy keeps vendors from selling wholesale products or products from other farms and ensures the integrity of a market and its vendors. Vendors who resell produce (versus producing it themselves) can unfairly affect prices and competition in the market. Some 'producer-only' markets also allow vendors to carry a limited amount of product from local farmers who are not attending the market with permission from market management. This allows market managers to ensure that a wide range of products are in market every week and also helps vendors who may only have one product during different parts of the season remain in the market.

There are a number of ways that 'producer-only' markets handle craft or value added vendors. Many markets require that the vendors produce the bulk of the materials/ingredients themselves, with exceptions for products that are essential but are not produced locally. Other producer only markets may only require that the vendors produce the final product themselves and are not concerned with where the ingredients came from.

Your market does not have to be producer-only; in fact, there are many farmers markets that are not. The degree to which a market establishes strict producer-only regulations is a decision that each market needs to make for themselves and should be based on what is best for your vendors and your community. Be aware that some states require markets to have producer-only rules or sell only locally-grown produce in order to participate in Farmers Market Nutrition Programs (FMNPs).

However, you decide to define 'producer-only' for your farmers market, make sure you have policies in place that define specifically what is allowed at your market, and enforce this policy

fairly and consistently. If you advertise that you are a 'producer-only' market, ensure that your customers know what this means so that you don't make promises that you are unable to keep.

Here are some resources to help you decide on a 'producer-only' policy for your market:

- "Defining and Defending a Producer-Only Market" in the Winter 2010 FMC Newsletter
- National Agricultural Law Center's Farmers Market Rules, Regulations, and Opportunities

Additionally, you can browse for sample producer policies in the Rules and Vendor Applications section of the Farmers Market Resource Library. If your market has developed a unique producer-only policy, upload it here.

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What policies should we write for our market?

To an outside observer, one might think that farmers markets are naturally occurring events that need little management to succeed. In fact, a market needs a clear set of rules and policies to make sure operations run smoothly. Policies allow all parties involved, including vendors, customers, and partnering organizations, to understand the expectations of the market as well as their respective rights and responsibilities. Suzanne Santos, from Sustainable Food Center's Farmers Market in Austin, says you should write policies that "ensure the safety, integrity, and well-being of the market and the market's customers." When writing policies for your market, make sure they:

- Complement the mission or goals of your market
- Are clear and concise
- Are fair and equitable
- Are specific and defined
- Have mechanisms written in to enforce policies and resolve conflicts
- Define who is responsible for enforcement
- Are reviewed and revised on a regular basis to reflect changes and new situations

Here are some examples of things to include in your policies.

• A definition of terms used in your policies



- A description of the market governance and market manager responsibilities
- Rules for general operations such as hours/days of market, parking policies, and health and safety policies
- Policies for who can sell at the market and how you will approve vendors
- Guidelines for what products can be sold, the pricing of products, the use of equipment, the presentation of displays, and the use of scales
- Vendor fees and space assignment polices
- How you will ensure and enforce compliance
- Rules that are unique to your market such as a waiting list policy or a requirement that all vendors participate in Nutrition Assistance Programs

Before writing your policies, review what other markets have written. Here are just a few of the examples available in the FMC Resource Library:

- FRESHFARM Market's Rules, Procedures, and Product Guidelines
- Marin Farmers Market's Rules and Regulations
- Omaha Farmers Market's Vendor Rules and Regulations

For even more examples, look at the Rules and Vendor Applications section of the FMC Resource Library.

Here are some other resources that will be helpful in writing policies for your market:

- The Developing and Enforcing Effective Farmers Market Rules Section of Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- *The Farmers' Market Rules Checklist* in the Massachusetts Department of Agricultural Resource's How to Organize and Run a Successful Farmers' Market
- National Agricultural Law Center's Farmers Market Rules, Regulations, and Opportunities
- Farmers' Legal Action Group, Incorporated's Understanding Farmers' Market Rules
- National Sustainable Agriculture Information Service (ATTRA) Market Rules that Work in the Farmer's Markets: Marketing and Business Guide



How do we enforce our policies?

The first step in enforcing market policies is to make sure that the rules are enforceable, meaning that they need to be clearly worded and specific. The second step is to make sure all parties are aware of and understand the rules of the market. To do this, provide all of your vendors with a copy of the rules along with their application and have them sign a statement on the application that shows they have read, understand, and will comply with the rules, creating a legally binding contract between management and the vendor. Take a look at the Greenbelt Farmers Market Application Packet as one example. Remember to be diplomatic in the way you communicate your policies, whether they pertain to your producers or to your shoppers. Vendors should know that the rules are not the market manager's power trip; they are designed to keep them and their customers safe, as well as to uphold the integrity of the market in the long-term. If there are policies pertaining to the general public (for example, that shoppers' vehicles are not permitted in the market) make sure that these are in writing and readily available for public viewing.

The third step is to check that your vendors are complying with the policies of the market. Many markets audit their vendors by inspecting them at the market and on their farms to verify that they are in fact producing what they are selling and to verify any claims about production practices. By visiting your farmers, you also have the opportunity to understand how they produce your food and the issues they face in doing so.

Here are some helpful resources for conducting farm inspections:

- Developing a Farm Inspection Program section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- Greenmarket's Inspection Program Guidelines
- Greenmarket's Inspection Report Outline
- The City of Ann Arbor's Vendor Inspection Report

The fourth step, and an extremely important one, is to be fair and consistent when enforcing your policies. Once you allow one person to violate your policies, it will be very hard to enforce that rule or any other rule, because it can set a precedent that you do not enforce rules. This also creates an unfair advantage to certain vendors, potentially causing conflict and leading to tension among your market community. Lastly, when penalizing a vendor for a violation in policies, make sure the punishment is appropriate to the severity of the violation. In their Farmers Markets: Marketing and Business Guide, the National Sustainable Agriculture



Information Service (ATTRA) states, "Rules should provide a sliding scale of penalties based on numbers and severity of violations." Having clear policies that all parties understand that are enforced in a fair and consistent way will set your market up for success and reduce conflict.

While establishing and enforcing policies helps to reduce conflict at your market, it does not necessarily guarantee a conflict-free market. With that in mind, it is important to have measures in place to manage conflicts that might occur with vendors and customers. Take a look at Cooperative Development Institute's PowerPoint, Tomato Wars: Conflict Management for Farmers Markets for guidance and the *Getting Them Into the Green Zone: Conflict Management for Market Managers* section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual.

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Should we charge vendors a single base fee or a percentage-of-sales fee? Can we transition from one to the other?

There is no universal method for determining how a market will charge fees for their vendors. There are many different fee models, with the most popular including an annual base fee, a flat fee per market day, or a percentage-of-sales fee. Many markets also have a combination fee structure that includes two or more of the fee models. The fee structures can be based on a sliding scale or indexed to the size or type of vendor. There is a lot of flexibility in determining a fee structure and many great examples of successful models.

Your fee structure can also help you define the type of vendors you want to attract—a lower fee can attract small, part-time farmers and gardeners, while a higher fee can attract larger commercial farms. The fee structure you choose is important because vendor fees are a large part of your market's revenue and contributes to the size of your operating budget.

There are some advantages and disadvantages whether you choose an annual fee, a flat fee or a percentage-of-sales fee. With an annual fee or flat fee in place, you will be able to more accurately estimate your annual revenues, while a percentage-of-sales fee allows you to benefit from the success of your vendors.

Charging a percentage-based fee can be an easy way to track vendor sales, to evaluate the success of your market and your specific promotional strategies, and at the same time provide an incentive to promote and expand the market. Some also favor a percentage model because it does not disproportionately burden smaller-scale or beginning producers with lower sales. Zachary Lyons, from Seattle Farmers Market Association says, "Stall fees based on a percentage of sales is good for both the market and the vendor, because it means when the vendor does well, so does the market, and vice versa. It is truly symbiotic. And the market has a clear sense of how well the market is doing overall, and how well individual vendors are doing, so that the market can adapt itself to be stronger." There is the possibility that some vendors may not accurately report their sales; a policy of random and periodic auditing, or incorporation of sales into market seniority (and stall location) may help prevent under-reporting.

Take a look at the fee structures of other farmers markets in your region, as this might be the best way to get vendors to sell at your market. No matter what fee structure you choose, your revenues must be able to cover operating costs for the market and its programs. For many markets, the revenue from vendor fees will have to be matched with a hearty fundraising program to ensure the long-term sustainability of the market and its programs. The more you are able to rely on other sources of income besides fundraising and grants, the more time you will be able to invest in improving your market for the good of the market and its vendors.

Can we transition from one to another?

While it can be difficult, transitioning from one type of vendor fee to another is possible. The Farmers' Market Federation of New York says that farmers markets can start out with a lower fee to attract vendors and increase their fee as they become successful and gain their vendors' trust. If you are increasing fees or transitioning from an annual fee or base fee to a percentage-of-sales fee, be transparent about it. Be sure your farmers understand the reasons for doing so, welcome their input, and let them know what the additional fees will support, ultimately improving their sales. It helps to have farmers on your board when making these decisions.

Some fee structures, like percentage-of-sales, traditionally generate higher revenues and a more successful market organization. The higher a market's revenues, the larger its operating budget and the higher likelihood of paid management staff. A full-time paid market manager can devote adequate time to promotion, outreach, and enforcement, which collectively bring in more customers, increase sales, and keep the market consistently placed in the community consciousness. If done correctly, at the right time, transitioning from one type of fee to another, or simply increasing fees to raise operating revenues, can be a win-win for all.

Here are some helpful resources when making this decision for your market:



- *The Market Budget* Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- Massachusetts Department of Agriculture, Bureau of Markets' How to Organize and Run a Successful Farmers Market
- Marketumbrella.org's Organizational Details: Funding
- Colorado State University Extension's Planning and Developing a Farmers Market: Marketing, Organizational and Regulatory Issues to Consider

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How many vendors should we allow at the market, and how should we select them?

The length of your vendor roster will depend on many factors, such as the amount of space at the market site, the products currently being offered, customer demand, and the capacity of your management team to manage a large market. Some markets set quotas for certain types of vendors to ensure variety and diversity, while others limit the number of producers in a given category, particularly non-farm vendors.

Your existing farmers might also be able to increase the amount or variety of products they bring to market to meet growing demands. Suzanne Santos from Sustainable Food Center's Farmers Market in Austin says that the number of vendors should be determined by the capacity of what the market can hold, so that the farmers are reaching their optimum sales based on the demand. As the demand goes up, and you see that the farmers can't meet all of it, then consider bringing in more farmers. The Washington State Farmers Market Manual has a great discussion on supply and demand in the section titled, *Finessing the Right Product Mix*.

Monitoring producer sales levels is one way to track whether or not your supply is on pace with the demand. If you introduce a new vendor for a product already available and you notice the existing vendor's sales decreasing dramatically and not recovering, you may want to reconsider the number of vendors for this product you allow next year.

You should select your vendors based on the types of products that are in demand at your

market, in keeping with the mission and the criteria of the market. You can conduct a product inventory like the one discussed in the Vendor Recruitment section of The Farmers' Market Federation of New York's Farmers Market Manager Training Manual to find out what products you are missing and limit selection of vendors to those that offer those products. Markets can also set up selection criteria, a system of prioritization, and/or a seniority system to select vendors as space becomes limited. Check out the *Guidelines and Policies for the Neighborhood Farmers Market Alliance* in Appendix B of the Washington State Farmers Market Manual for an example of a prioritization system.

No matter how many vendors your market decides to allow or how your market decides to choose them, make sure you are consistent in doing so and that this is clearly spelled out in your market policies to guarantee fairness and avoid conflict.

More Resources for Balancing Supply and Demand and Selecting Vendors:

- Marketumbrella.org's Market Preparation: Recruiting Vendors
- Oregon State University Extension Service's When Things Don't Work: Some Insights Into Why Farmers Markets Close

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Should we allow artisan vendors at the market? What rules should apply to artisan vendors?

As the key term in farmers markets is FARMER, many markets choose not to accept or strictly limit the number of artisan vendors at the market so as not to distract from the true essence of the market and limit opportunity for local farmers to participate. At the same time, artisan vendors can provide depth to the market, attract customers who are looking for artisan-made goods, and provide an outlet for and support for local artisans. Your answer to this question might just depend on what is already available in your community. If your community already has many outlets for local artisans to sell their products, then there might not be a felt community need for you to add artisans to your market, leaving all spots open for your farmers.

Here is what Alfonso Morales, PhD, Assistant Professor of Urban and Regional Planning at the University of Wisconsin and from the Openair Market Network has to say about including artisan vendors at farmers markets:



"This might involve what goals the market has and if it has partners in government with other goals as well. For instance, partnership in local government might mean trying to expand economic development or make a place more attractive. Under those conditions you might want to expand vendors, even if seasonally or temporarily. More activity usually means more foot traffic - a market could even invite other organizations to come in and sell on a rotating basis, like a church crafts group selling baskets to support Haitian relief. That's something you can experiment with, get input from folks, and experiment some more. As to how, choices include lottery, rotating by product or geographic representation."

Ultimately, if your market decides to allow artisan vendors, the rules you apply to them will be influenced by factors specific to your community and the mission and goals of your market. Be sure to give your customers and farmers a voice in the decision-making process, include your decision in your vendor rules, and be consistent and transparent in your communication and enforcement of your decision.

Here are some suggestions on how to involve artisan vendors without abandoning the FARMER in farmers markets:

- Limit the number of artisan vendors you allow to a determined percentage of the total number of vendors or a number of stalls
- Find farmers who also make and sell crafts that they can bring to market
- Rotate different artisans in each week to a given number of stalls to bring a diversity of artisan products to market without taking up stall space
- Allow artisan vendors at specific times in the market season such as holidays or winter
- Use artisan vendors as substitutes when a regular vendor has a cancellation

In terms of rules, you will want to develop rules about the types of products artisans can sell, whether they have to be made from items produced by the artisans themselves or other local producers and rules about the number of artisan vendors you will allow and how you will select them. Maddie Ovenell of Lake Oswego Farmers' Market suggests requiring artisan vendors to do demonstrations at the farmers market, adding a level of entertainment and education to your market.

For more information, check out the article, Crafts or No Crafts: One Market's Approach to Balancing Diversity and Integrity in the Farmers Market Coalition's newsletter. You can also look at Fayetteville Farmers Market's Artisan Vendor Application and Rules or Marin Agricultural Institute's requirements for artisan vendors in their Rules and Regulations.

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Should we allow prepared food vendors at the market? What rules should apply to prepared foods?

For many markets, the primary goal is to support locally-produced food and the farmers who grow it in your region. Prepared food vendors (not to be mistaken with value-added agricultural producers) typically cook and/or sell foods at the market. When you consider whether to allow prepared food vendors in your market, you should first ask 'What is the impact of prepared food vendors on the sales of local farmers at the market?' By adding prepared food vendors, would foot traffic sufficiently increase to provide a boost in sales for the local farm producers? Or would these vendors simply crowd out local producers, detract from the authenticity of the market, and induce people to spend their market dollars on prepared food (like freshly fried doughnuts) rather than on fresh produce? How do your farmers feel about it?

The answer is probably somewhere in the middle, depending on the customer base, location, and hours of operation of your market. A struggling market open midday near a business district might find its sales woes alleviated by the addition of lunch food vendors, while a bustling, successful weekend morning market without any seating might find that prepared food vendors detract more than they add. Some farmers markets have found great success with allowing prepared food vendors. Zachary Lyons, from Seattle Farmers Market Association says that, "Prepared food vendors add color and value to our markets, allowing customers to linger, adding smells of food to the air, and offering our vendors a source for a snack during the course of a long market day."

You may also run into the concern that prepared food vendors could detract from other local food businesses outside the market that you want to support, and that you want to be supportive of your market. If this is the case, you can invite selected neighboring businesses to sell at the market. A great example of this is marketumbrella.org's Green Plate Special at their Tuesday and Thursday markets, where they invite different local restaurants to occupy a market spot for one month to prepare a meal for market customers at or below \$10 a plate. This highlights local restaurants and attracts those hungry customers to your market.



It may take some trial and error to decide how many prepared food vendors at your market would best serve your market's existing vendors and the local community.

What rules should apply to prepared food?

Just as you would develop rules that apply to artisan vendors, you will want to establish rules that determine the number of prepared food vendors you will allow and how you will select and designate priority. You will likely also want to spell out the types of products that are allowed and where your prepared vendors should source their ingredients. Some markets limit prepared foods to vendors that produce their own ingredients or use products from local farmers. Again, this will be a decision you make based on the mission, goals, and characteristics of your individual market and community. Remember, if 'local' is part of your market's branding, strict rules about the origin of the ingredients can help reinforce your niche in the community.

Your rules should ensure that prepared food vendors comply with all regulations specific to the types of products they prepare and sell by requiring that your vendors have all necessary up-to-date licenses. These regulations and the required licenses will vary by state and even local government. Make sure that you find out from your local health and agriculture department about any necessary licenses that your vendors need and ensure that vendors of prepared foods supply you with documentation of these. Prepared food vendors, just like other vendors, should carry product liability insurance to protect them (and limit the liability of the market) if a customer gets sick from their product. Take a look at the Market Management FAQ, What types of insurance should our market's vendors have, and how do we check this? for more information.

As with all your rules, make sure rules regarding prepared food vendors are clear, equitable, and consistently enforced and determined with the overall mission of the market in mind.

Some resources to check out:

- Marketumbrella.org's Market Preparation: Devising and Managing Events
- The *Getting Down to Business* Section of Washington State University Extension's Washington State Farmers Market Manual
- An example of Food Vendor Rules from Fayetteville Farmers Market.



Should we allow pets at market?

Allowing your customers to bring pets to the market can further increase the community feel of your market. Customers enjoy spending time with their pets and what better way than at a market where they can stroll and socialize with friends. However, some markets, especially very crowded ones, have run into problems with pets. Some potential problems include:

- Taking food from vendor tables
- Using the bathroom in walkways
- · Damaging market property
- Harming other pets or customers
- Dissuading customers who do not share the same love for pets from coming to the market

Whatever stance you take on pets, be sure that the safety of your market vendors and customers is a priority and put policies in place that ensure this. Communicate your decision effectively so your pet-loving customers do not feel shunned from your market.

If you do decide to allow pets at your market, take a look at the Morgantown Farmers Market's Pooch Policy for some ideas to consider. If you have found that your market cannot allow pets, here is an example of the Portland Farmers Market's Pet Policy Key Messages that you can use for guidance when communicating your decision with your customers.

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Should we allow CSA pickup at the market?

As hubs in local food systems, the integration of CSAs into farmers markets can be a good thing. Customers picking up their CSA boxes often pick up other items at the market during their visits, and using your market as a CSA pickup point establishes it as a friendly local food hub. You may want to limit CSA pickup to farms that are already vendors at the market so your existing vendors do not lose sales. To avoid customer confusion and disappointment, pre-paid produce should not be out on the table as though it's available for sale, but clearly labeled and stored. CSA producers should have adequate quantities such that normal farmers market sales can take place.

Also, some markets that charge vendor fees based on a percentage-of-sales require that the value of the CSA shares that are picked up at the market are included in their total sales; therefore,



the farmers market organization itself benefits from CSA pickups as well. Overall, allowing CSA pickups can be a great addition to your market and can have lasting community impacts.

Take a look at what a farmer, Richard Roth, from cChaos.org says about allowing CSAs at farmers markets:

"For a couple years, I ran a CSA with pickups at the farmers market. Subscribers picked up the produce I brought and finished the weekly food shopping after they found out what they were getting that week from my farm. Farmers markets have a miniscule portion of the food shopping business. The more programs that make locally grown foods available to local families, senior living centers, day care centers, etc - the healthier the community becomes both physically, economically, and socially. The money stays local. The local food system becomes more self sustaining."



Category: Market Staff

Category Description: Once a structure and policies are in place, how will they be upheld, and who will work with vendors, promote the market, and coordinate with community partners? Even if a market is largely volunteer-operated, a professional, paid manager can likely be the best person to coordinate the many on-site and administrative tasks that take place both on market day and in the 'back office.'



Can vendors run markets?

Many markets, particularly those initiated by a group of farmers, start with a vendor assuming the role of market manager. As a market evolves, however, a professional market manager is often hired so that producers can focus on what they do best. When resources are scarce, a vendor can run the daily management duties of a farmers market. The Beaver County Fruit and Vegetable Growers Association in Pennsylvania has farmer members elect a board for their farmers markets, and one vendor at each market is in charge of sounding the horn for the market and handling management duties for the day.

However, special attention should be paid to fairness, equity, and conflict of interest when using this model. If a vendor is in charge, he or she may make less money on market day due to managerial duties. Other vendors may perceive unfairness if another, competing vendor is in charge of assigning spaces, fees, and penalties to other vendors. Rotating the vendor-managers, establishing a vendor advisory board, or managing purely by consensus or through a vendor-run board could be good solutions to these potential snags.

Even when no vendors are involved in management duties, vendors should definitely be involved in the market's planning and decision-making processes so that they have a sense of ownership in the market and a stake in its improvement. This can be done by including vendors in the governance structure or establishing a farmers market association. For more information on starting an association, go to the Farmers' Market Federation of New York's Step By Step Guide to Establishing a Farmers Market Association.



What should be included in a market manager Job Description? How much should we budget to pay a manager?

As the Farmers' Market Federation of New York states in their Farmers Market Manager Training Manual, "Most market organizers and farmers will say that the single most important tool for market success is its manager." With that said, the market manager has many responsibilities and should possess certain skills to make the market a success. Your Market Manager job description should include the responsibilities or duties of the market manager as well as the set of desired skills and qualifications.

The duties and responsibilities of a farmers market manager will vary based on your market's size, structure, and programs. To get an idea of the most common responsibilities of the market manager, look at the Farmers Market Coalition's Market Manager Responsibilities. The Farmers' Market Federation of New York also lists the duties of a market manager based on the season in the What Does it Mean to Be a Market Manager section of the Farmers Market Manager Training Manual and in their PowerPoint, Duties of Farmers Market Managers.

In terms of skills or qualifications to include in your job description, think of what skills one would need for a market to be most successful. A market manager must be passionate about farmers markets and highly self-motivated to say the least. Here are some other skills and qualifications to include in a market manager description:

- The ability to learn on the job
- The ability to multitask
- Excellent communications skills and the ability to effective communicate with a wide range of audiences
- Marketing skills
- Conflict resolution and problem-solving skills
- Financial skills

See the *What Does it Mean to Be a Market Manager* section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual for more details about the types of skills a market manager should have.

As you are developing a job description to meet the needs of your individual market, take a look at these sample job descriptions for guidance:



- Farmers' Market Federation of New York's Farmers Market Manager Job Description
- The Farmers Market Alliance of Western Pennsylvania's Farmers Market Manager Sample Job Descriptions

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How much should be budgeted to pay a manager?

Whether a market can pay someone full- or part-time will depend on the size of the market, how much predictable revenue is available to pay a manager, and the time needed to perform the responsibilities of market operation. Some smaller markets may not take as much time to run, and thus their manager's compensation is in line with their input of time. If a market requires full-time management but lacks sufficient revenues to pay a full-time salary, consider re-evaluating the fee structure or engage in fundraising strategies.

Our recommendation is that you compensate a manager based on the market value for the skills they bring to the market and the time they spend making sure your market is successful. While most markets are limited by shoestring budgets, keep in mind that paid managers can greatly increase the likelihood of a market's long-term success.

For more information about the relationship between the compensation of the market manager and the success of the market, take a look at Oregon State University Extension Service's When Things Don't Work: Some Insights Into Why Farmers Markets Close.

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How do we find (and keep) good volunteers?

Volunteers can be critical to the success of even well-staffed market organizations. Recruiting, managing, and holding onto good volunteers leverages the time invested by paid staff and provides a market with an experienced and passionate group of individuals, allowing you to spend less time on volunteer recruitment and training. Here are some ideas on how to find volunteers:

- Enlist your friends and family to help and ask your current volunteers to do the same.
- Have a volunteer sign-up sheet at your market for interested costumers.
- Use your web presence to ask for volunteers through your newsletter, listserv, Facebook, or Twitter account.
- Post a request on Craigslist.
- See if there is a Master Gardner Program in your community and recruit Master Gardeners in training who need volunteer hours to become certified. They could set up a booth offering gardening advice and tips for your customers.
- Find youth groups or other service organizations who want to be involved.
- Contact your local high schools or universities to get students who need community service hours.
- Danae McDevitt, from Catonsville's Sunday Farmers Market says, "If you have an organization sponsoring you, see if they can volunteer. We are going to ask Chamber members to help and, in exchange, they can have their promotional items out and do give-aways."
- If you are looking for volunteers for more of a time commitment or larger project, consider utilizing the resources of the Corporation for National and Community Service (CNCS) to get AmeriCorps volunteers. Take a look at How Can National Service Help Our Organization for more information.

Take a look at these additional resources for Recruiting Volunteers:

- Marketumbrella.org's Market Day: Recruiting and Managing Volunteers
- Massachusetts Department of Agriculture, Bureau of Markets' Recruiting Volunteers

Identify the tasks you'd like a volunteer to perform and draft a one-page job description outlining the responsibilities, time required, and skills needed. The key to keeping your volunteers is successfully managing and appreciating them for all their hard work. Try to find out what your volunteers really want to do and where their talents and passions lie to keep them engaged and satisfied with their work. Provide your volunteers with an orientation to your market so they are familiar with your mission, values, opportunities, and expectations of them. Respect them as (unpaid) staff and invite their input for the improvement of market operations. Take a look at marketumbrella.org's Volunteer Orientation Guide and their Market Day: Recruiting and Managing Volunteers for guidance. Most importantly, find ways to offer appreciation for your volunteers and share and celebrate your successes with them. You can hold volunteer appreciation events or offer gifts to your volunteers for working a certain number of hours.



Category: Insurance, Liability, and Regulatory Concerns

Category Description: Managing risk is important for any organization, particularly one in which the public is actively involved. Farmers markets can reduce their risk (of lawsuits, illness, loss of property, or even simply a 'bad reputation') by following state and local regulations, engaging in best practices, and finding appropriate and affordable insurance policies.



What types of insurance does our market organization need? Where should we get it?

Even if you do everything you can to make sure your market is safe for your vendors and your costumers, accidents can still happen. Obtaining the proper insurance provides you with a safety net to protect your market from a lawsuit that could hinder market operations. Here are some of the most common types of insurance to consider:

Liability Insurance:

Liability insurance, often called slip and fall insurance, protects your market in case a customer experiences an injury during market hours. Many markets have this insurance and many property owners will require this of a farmers market if you do not own the property. Many farmers markets also require their vendors to have their own liability policies. Take a look at the Understanding Liability Insurance Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual for more information.

As an added assurance, a market should also establish a "Hold Harmless" clause in their market policies in which vendors sign an agreement that they will not hold the market liable for any loss, damages, liability, claims, suits, costs, and expenses they incur related to their involvement in the market. Here is an example of Everyone's Harvest's Hold Harmless Agreement.

Product Liability:

Product Liability insurance protects the insured if a customer gets sick from a product they purchased at the farmers market. Some markets only require this of vendors who sell value-added, meat, or dairy products while other markets require that all vendors have product liability insurance. Some markets even have their own product liability policies that cover their cooking demonstrations and tastings at the market. FMC has worked with Campbell Risk Management to negotiate special rates for product liability coverage for its producer members;

you can learn more at FMC Explores Farmers Market Insurance Options.

Property Insurance:

If the farmers market owns the property on which the market is located or has any property, you should consider property insurance to protect you from any damages. The Washington State Farmers Market discusses how to do this in their Insurance Information.

Additional Insured:

Chances are, if someone sues the market for an injury or illness, they are going to sue all parties involved, including the vendor, the market, and the property owner. Because of this unpleasant prospect, many markets ask their vendors to list them as "additional insured" on a vendor's liability policy covering the market. The *Understanding Liability* Insurance Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual explains this concept well.

Directors and Officers Liability:

If the market is incorporated as a nonprofit, you may want to consider Directors and Officers Liability insurance to protect your board of directors in the event of a lawsuit. Even though nonprofits don't have shareholders, they can still be sued by members, donors, current and former staff, government agencies, or individual board members.

Workers Compensation and Unemployment Insurance:

Markets that hire employees will have to look into worker compensation and unemployment insurance. Check with the laws specific to your state for more information.

Incorporation as Risk Management:

Zachary Lyons from the Seattle Farmers Market Association notes that it is a good idea to think about incorporating your market organization such as through an LLC, corporation, or nonprofit as it can help protect the individual staffers, volunteers, and board members from liability if the market itself gets sued. He explains that, "in essence, the act of incorporation is like another level of insurance protection." If you are considering incorporation, be sure to be familiar with incorporation laws pertaining to your state.

Where should we get insurance?

A private insurance agency will be able to offer these types of insurance policies for your market, but first, check to see if your state's Farmers Market Association offers a policy or suite of policies for their members at a special group policy rate. In addition, your local department of



agriculture or farm bureau may have a group rate. As purchasing insurance can be a large expense, make sure you fully understand what is included in the policy and be sure to shop around for the best price before purchasing.

While insurance is very important to protect your market and your vendors from a lawsuit in case something happens, do not forget about prevention! It is important to take the necessary steps to ensure safety at your market so you won't have to use your insurance policies. Take a look at the Market Management FAQ, Are there certain things that we can do to reduce the likelihood of someone getting hurt or sick at our market? for more information.

Additional Resources from the Library:

- Washington State Farmers Market Association's Market Insurance
- University of California Small Growers Program's A Guide to Managing Risks and Liability at California Certified Farmers Markets
- Marketumbrella.org's Market Preparation: Risk

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What types of insurance should our market's vendors have, and how do we check this?

Many farmers markets require their vendors have liability insurance. Liability insurance will protect the vendor in case a market customer experiences bodily injury or property damage and wants to hold the vendor responsible for the incident. Some farmers markets also require their vendors to list the farmers market and the municipality that the market operates at as an "additional insured" on their policy. This ensures that they are also covered in case an individual sues the vendor. Take a look at the *Understanding Liability Insurance* Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual for more information.

It's also recommended that a market require product liability insurance coverage from their producers, such that they are protected if someone gets sick from consuming their product.



To alleviate the cost of obtaining insurance, producers who are members of the Famers Market Coalition (FMC) have the opportunity to access a group General and Product Liability Policy through Campbell Risk Management. Read more at FMC Explores Farmers Market Insurance Options.

How do we ensure our vendors have adequate insurance?

One way of ensuring that your vendors have the proper insurance is for you to require proof of insurance as part of their application and registration for the market. If you require your vendors to list you as an additional insured, the insurance company will notify you 60 days before the policy expires and 30 days before the policy would be cancelled due to nonpayment, therefore it is important for market managers to follow up and ensure that vendors' policies are current. While some markets require proof of insurance from their vendors, others state the required insurance in their market rules and require vendors to sign an agreement that that they will comply with all rules and regulations, using this as their way of checking, leaving the responsibility up to the vendor to comply.

Here are some resources that might be helpful to your vendors as they are looking into insurance policies for their farm:

- Community Agriculture Center's Navigating the Insurance Maze
- University of Wisconsin Cooperative Extension's Risk, Liability and Insurance for Direct Marketers
- Drake University Agricultural Law Center's The Farmer's Legal Guide to Producer Marketing Associations

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Are there certain things that we can do to reduce the likelihood of someone getting hurt or sick at our market?

There are many things your market can do to prevent your customers from getting hurt or sick at the market. Taking precautions when it comes to safety upholds the integrity of your market, which can lead to ongoing success.



Preventing Customers from Getting Hurt

Risk management is very important to make your market as safe as possible for your vendors and your customers. Take precautions to ensure safety and prevent your market from being sued. Address problems and safety hazards immediately and document these actions to show that you took all preventative measures. Here are some things to consider to prevent individuals from getting hurt at your market:

- Develop a Farmers Market Safety Checklist. Check out the example in the University of California Small Farm Program's Guide to Managing Risk and Liability at California Certified Farmers Markets or look to the *Risk Management* Section of the Washington State Farmers Market Manual for more information.
- Use signs, cones, or ropes to make sure market traffic flows in the right direction and prevents customers from going into areas where they might get hurt.
- Make sure your vendors practice canopy safety. Take a look at Washington State Farmers Market Association's Canopy Safety 101.
- Develop a Crisis and Emergency Plan. Some helpful resources include:
 - > The *Importance of Market Crisis Management and Emergency Evacuation Plan* Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual
 - > Farmers Market Coalition's article, Emergencies and Rapid Recovery: A Tale of Two Cities
 - > Marketumbrella.org's Market Day: Weather
- Record all incidents that occur no matter how small. Take a look at marketumbrella.org's Market Form: Incident/Accident Report for an example.
- Document any actions taken to enforce your safety rules with your vendors to show that you took proper action to prevent injuries.

Preventing Customers from Getting Sick

Food safety measures are put in place to eliminate or reduce the risk of someone getting sick from food through a food borne illness. One of the first steps to ensuring food safety at your farmers market is to be familiar with the federal, state, and local regulations regarding what types of products can be sold at farmers markets and what licenses or permits your vendors will have to obtain to sell or process certain products. For example, many value-added or processed products must be processed or prepared in a licensed facility. As these regulations vary at the state and even local level, it is important to contact your state and local departments of health

and agriculture to understand what regulations pertain to your area. Some organizations have developed guides at the state level to help farmers and farmers markets navigate these regulations. Here are a couple of examples:

- West Virginia Bureau for Public Health Sanitation Division's Farmers Market Food Safety Vendor Guide
- Oregon Department of Agriculture's Food Safety Guidelines for Farmers Markets: Minimum Requirements for Food Safety
- Wyoming Business Council's Wyoming Guidelines for Farmers Markets
- New Mexico Farmers' Marketing Association's Food Safety Guidelines for Vendors

While the federal government does not currently mandate food safety regulations at the farm-level, the Food and Drug Administration has issued guidance on food safety, which spurred the development of Good Agricultural Practices (GAPs). GAPs provide a list of recommended protocols that can be implemented at the farm level to ensure food safety. As GAPs vary by the type of farming operation and the commodities that are produced, they are not one-size fits all procedures and may not work for small farms or farmers markets. Nevertheless, it is still important for farmers market growers to start thinking about food safety plans and training.

Take a look at the article, Filling the Food Safety GAPs in the Farmers Market Coalition's Newsletter for more discussion of this issue or take a look at FMC's Information Marketplace Webinar Food Safety First: GAPs and Food Safety Issues at Farmers Markets; you can also download the PowerPoint and handouts. For more information on GAPs, check out Cornell University's National GAPs Program. Another helpful resource for your farmers might be the National Sustainable Agriculture Information Service's Post Harvest Handling of Fruits and Vegetables Guide which covers post harvest practices that are suitable for small scale operations.

Lastly, food must be handled, displayed, and stored properly at the market. It is also important to follow guidelines for cooking demonstrations and sampling products. You may also want to make sure vendors are following labeling guidelines and labeling products that contain one of the eight major food allergens (eggs, wheat, finfish, shellfish, peanuts, tree nuts, milk products or soy). Check with your local health department for specific guidelines on these topics. Here are some resources to help with establishing and/or enforcing proper food safety at the market:

- Marketumbrella.org's From Field to the Table: Suggested Food Handling Guidelines for Farmers Markets, Fairs, and Festivals
- Kansas State University Extension's Safe Handling of Food at Open Markets



• Colorado Farmers Market Association's Farmers Market Vendor Guide for Preparing and Offering Food Samples

If you are looking for guidance in educating your customers about what they can do to ensure their food is safe when purchasing and after they take it home, you may find Foodsafety.gov's Food Safety at the Farmers Market useful. Note: this resource may not be entirely appropriate for markets which have producers legally selling raw milk. Use the portions you find useful as you see fit.

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What licenses and permits do we need to obtain and renew for our market?

There are no required federal permits for farmers markets, but other licenses and permits vary by state, county, and town. Your state's farmers market association, cooperative extension service, health department, city government, or chamber of commerce should know what regulations will pertain to your operation. You will want to check with your state department of agriculture, state and local departments of health, and city government to find out about any applicable permits. Permits that the market itself might have to secure include:

- A permit to use the site if owned by municipality
- Zoning permits
- A permit to build any structures
- A permit for playing music or holding special events
- Health permits for food demonstrations and sampling at the market
- A license to sell potentially hazardous foods such as cut melon, raw seed sprouts, garlic in oil mixtures, cooked plant food, and raw or uncooked meat.

- Permits for road closures
- State or local sales tax permits for selling flowers, crafts, or ready to eat foods (these may or may not be the sole responsibility of the vendor).

Your vendors will also be required to have various permits based on the types of products they sell. Make sure to be familiar with what is required of them, communicate this to vendors when they apply, and keep copies of their permits on file. Do not forget that the permits that your market or vendors will need will vary based on state and local regulations so be sure to be in contact with state and local departments of agriculture and health and your local government. To get an idea of some of the permits that may be required take a look at the Farmers' Market Federation of New York's Market Manager's Checklist: Permits/Licenses/Certificates Required for Farmers Market Sellers and consider creating a checklist like this for your market.

For more information on what permits the market might need, take a look at these resources in the resource library.

- Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- Idaho State Department of Agriculture's Idaho Farmers Market Manual
- The National Agricultural Law Center's Farmers Market Rules, Regulations, and Opportunities
- Farmers' Legal Action Group, Incorporated Understanding Farmers' Market Rules

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Can copyrighted music be played at our market?

While copyrighted music can certainly be played at the market, you will need the permission of the copywriter to perform copyrighted music. Don't worry, you don't need to track down the copywriter of each copyrighted song performed at the market. You just have to apply for a license through the American Society of Composers, Authors, and Publishers (ASCAP) which protects the performance rights of its members by distributing royalty fees for public performances of their copyrighted music.

The responsibility of obtaining the license is that of the market and not the musician who is playing the music, as ASCAP states in their Frequently Asked Questions: "Some people mistakenly assume that musicians and entertainers must obtain licenses to perform copyrighted music or that businesses where music is performed can shift their responsibility to musicians or

Insurance, Liability, and Regulatory Concerns



entertainers. The law says all who participate in, or are responsible for, performances of music are legally responsible. Since it is the business owner who obtains the ultimate benefit from the performance, it is the business owner who obtains the license. Music license fees are one of the many costs of doing business." For more explanation on how this pertains to farmers markets, take a look at the letter Hillsboro Farmers Market in Oregon received from ASCAP. If you have any questions or would like to obtain a license, contact your local ASCAP representative.



Category: Market Growth, Outreach, and Evaluation

Category Description: For a farmers market to thrive as an anchor in the community, it needs to continually engage partners, measure and communicate its impacts, and continually strive to increase both its product diversity and customer base.



How do we get out the word about our new market?

Before opening day of your market, you'll want to let everyone in the community know that your market is on the way, so start talking! Call on friends, family, and early advocates to spread the word. Network! Attend Chamber of Commerce and civic organization events and meetings to talk about your new market to get their backing and support. Be sure to communicate the mission of your farmers market and how the market will be important to your community. Here are some other ways to get the word out:

- Create flyers for your market and ask local community organizations, businesses, and schools if they will post and distribute to their audiences.
- Make signs to display in town. Go to the Market Management FAQ What signs should we have made for our market? for more information.
- Send out press releases to your local newspaper, television, and radio station before the season starts and again when you have special events or new products or services.
- Develop a Public Service Announcement. Learn more about PSAs in Ch. 2 and 4 of New Directions in Marketing for Farmers Markets.
- Spread the word rapidly over the internet. Take a look at the resources in the Market Management FAQ How do we increase our market's web presence? for more info.
- Offer flyers at your market that customers and vendors can share with others.
- Always have someone staffing an information booth so that customers know that the market is more than a random simultaneous gathering of farmers. This person can be a trained volunteer, but should be easy to identify as a market staff person.
- Leverage National Farmers Market Week (the first full week in August) to communicate the

benefits of farmers markets using FMC's Markets Are Up! resources.

Once your market is up and running, one of the best ways to spread the word about your market is through those early customers to your market. Word of mouth is a tried and true form of advertising so focus on providing an exceptional experience with excellent customer service. Carrie Hogan of Fresh52 Farmers and Artisan Markets says, "Make your market fabulous and encourage your vendors to do so as well." Check out the *Customer Satisfaction* Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual. Satisfied community members will be sure to tell their friends and family about the market.

Overall, from the very beginning think about developing a marketing plan and strategy that you will use to bring customers in and keep them coming back. Take a look at the University of Wisconsin's New Directions in Marketing For Farmers Markets for tips and strategies to do so. The Kansas Rural Center's Marketing the Market may also be useful when deciding how to get the word out about your market. For more ideas for promoting your market, jump to the Market Management FAQ How do we promote the market in the community affordably?

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We have a solid loyal customer base, but how can we expand by reaching those who don't yet shop at our market?

Expanding beyond 'the choir' to second-tier shoppers is essential to increasing your producers' sales and to anchoring the market more deeply into the community. Ways to expand your reach might include offering more products that your consumers want; adding activities, services or special events to your market; or making your market more accessible to community members of all income levels.

Step back and ask yourself if there is anything missing from your market. Should you offer different varieties of the same product, baked goods, flowers, meat, or value-added products? If your community is made up of people of various ethnic backgrounds, try and find farmers who sell familiar products and bring vendors and farmers from the same ethnic groups to show that your market is reflective of the community it serves. Considering advertising in another language, too. If you surveyed your community before starting the market, look at what products they hoped to find at the market. You can also take a look at the *Vendor Recruitment* section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual



for resources on conducting a product inventory that can help you decide if anything is missing from your market.

Remember that the beauty of farmers markets is the unique experience customers have that they can't get at the grocery store. Reach out in the community and bring community organizations that offer a wide variety of services and educational activities for all ages into your markets. Many markets designate a vendor stall that rotates organizations each week. You could bring in the local county extension service to offer information about food preservation or Master Gardeners to provide gardening expertise.

Are you reaching out to community members of a wide range of income levels? You can do this by accepting nutrition assistance program benefits such as SNAP (formally known as food stamps) or Senior and WIC Farmers Market Nutrition Program benefits at your market to make your producers more accessible. Take a look at the Market Management FAQ Category Increasing Market Access for more information about expanding your reach through nutrition assistance programs.

Other customers who may not be able to access your market include those who have a physical disability, senior citizens who are homebound, or individuals with conflicting work schedules. Some farmers markets are establishing Direct Delivery programs to reach these customers, where customers can order online from the market and have products delivered by volunteers. Check out the *Building a Farmers Market Community* section in the Farmers' Market Federation of New York's Farmers Market Manager Training Manual for examples of these programs.

Overall, the more you expand your market to reach more community members, the bigger impact your market will have on your vendors, your customers, your community, and ultimately your local food system.



How can we get more farmers to sell at the market?

Reach out personally to farmers within the community—you can find them by asking your current vendors, or see who is selling at other markets in the region. Your local county Extension Agents, Natural Resource Conservation Service field staff, and Farm Bureau officers may be able to provide a list of farmers in your area. You can also try contacting your state department of agriculture or use Local Harvest to locate producers who might be interested in selling at your market.

When you contact farmers, make sure you have all of the information they'll need to know to decide if your market will be a viable option for them, including time and location of your market, number of vendors and overall sales, vendor fees, and rules and regulations, to name a few.

Another strategy is to ask your current farmers to spread the word about the market to other farmers and food producers they know. You might also think about expanding your advertising and marketing efforts so producers can be confident that there is enough business at your market to make it worth their while to sell there. Take a look at the *Vendor Recruitment* section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual or New Mexico Farmers' Marketing Association's Marketing to Farmers to learn more.

If you are having trouble finding enough producers that can justify the time spent away from their farm, you may want to consider finding producers that are willing to team up, combining their products and taking turns selling at the market. If you choose to allow vendors to sell each other's product, make sure that you disclose the relationship to your customers and that your vendors are knowledgeable enough about each other products to be able to answer customer's questions.

Keep in mind that socially disadvantaged producers might need help getting started at a market and reach out to them so they can be included in your market. These include producers who are new to farming, have limited capital investment, have little experience selling direct to consumers, are not native speakers of the main language of market shoppers, are new to the United States, or are members of an ethnicity or culture that has experienced discrimination in the U.S. Here are some examples of how you can help:

- Provide a translator for your producers or ask experienced growers from the same ethnicity to become a mentor for new farmers and assist with translation.
- Supply your producers with price cards, information, and recipes for any unfamiliar produce they bring to market.



- See if you can get a local college student through a work study program to offer English as a second language classes to market vendors and help with translation during the market.
- Partner with another organization that offers business training and technical assistance to beginning farmers to sell their products through farmers markets.

For even more examples and help, check out the Wallace Center's Recruiting Vendors for a Farmers Market.

As you are recruiting vendors, remember that adding vendors to your market will always be a balancing act between supply and demand. Offering too much of one product could hurt your current vendors' sales. To learn more about this, take a look at marketumbrella.org's Market Preparation: Recruiting Vendors and the Market Management FAQ How many vendors should we allow at the market, and how should we select them?

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How do we engage kids, teens, and young adults at the market?

Engaging kids, teens, and young adults at the market will increase the reach of your market by making it easier for families to shop at the market and bringing in a new generation of avid farmers market shoppers. To engage this audience, make your market into an event—something fun, lively, and exciting to witness and participate in, instead of something akin to a trip to the grocery store. Here are a few ideas:

Young Children

- Hire child-friendly musicians, jugglers, or other entertainers to perform in a central area of the market, where one parent or supervisor can keep an eye on them while the other shops.
- Think about different programming you can offer for youth like gardening or environmental education programs. Enlist volunteers, community organizations, or teen groups to teach these programs. Sustainable Food Center's Farmers Market in Austin has a "Be Groovy, Be Green"

presenter and a garden school program called "Gardenheads" for young children.

Consider coordinating a small babysitting service for parents who have brought their children to the market. Older teens can plan and implement games and art activities for younger kids in a designated area of the market. Be sure to let your insurance agent know about such plans, and check local regulations about what constitutes an official babysitting service that might require additional regulation or certification.

Teens and Young Adults

- Create volunteer opportunities for youth. Have them help collect unwanted produce from vendors for delivery to local food pantries, roast corn for a corn festival, or assist with EBT. By partnering with local nonprofits, you can connect kids with seniors or people with young children to help them get their groceries to their cars or hold things while they shop.
- Start a vendor apprentice program, where teens can be matched with vendors to learn about how they get their produce from farm to table, and how they can help out.
- Enlist school bands, choruses, dance troupes, and other young performers to provide entertainment for the market, perhaps with a donation box for themselves or a charity of their choosing. Student artists could help create signage for the market.
- Encourage teens to start their own market business. Talk with schools, churches, sports teams, youth groups, etc. to see if there's interest in supporting a youth farmers market entrepreneurship program. Teens could grow produce in a community garden, at home, or perhaps on school or church property and sell it a market stall, or they could purchase produce from other vendors to make value-added products like jams, juices, pickles, or pies. You could allot one or two stalls for this purpose depending on interest, and offer reduced market fees.
- If you have young farmers at your market, highlight them in your newsletter or special events so teens and young adults know that farmer and farmers markets are something they can be involved in too.
- Bring in musical acts that would appeal to older children and teenagers.
- Consider the timing of your market—many middle and high school students have sports or musical practice from 3-7 on weekdays, and they are of course in school during the day. A midday weekend market might be your best bet; too early and the late-rising teenagers may not show up.



Hold special events at the farmers market that teens and young adults would be interested in participating in like talent shows and young chef cooking contests. The Northeast Organic Farming Association of Vermont even has a Youth Farmers Market program where children of certain ages are invited to sell hand-made and home-grown products.

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How do we promote the market in the community affordably?

There are several ways to promote your market without spending a fortune. Remember those strategies discussed in the Market Management FAQ How do we get out the word about our new market? Many of those are affordable strategies and ones you will want to keep up with every year. Having a website or blog landing page is essential, as more and more people depend on the internet for information.

Here are some other examples of more active strategies to reach people:

- Give the media something to talk about and let them do the promoting for you.
- Send press releases to the local newspapers, television, and radio when you have special events or new products at market.
- Have your special events listed on community calendars.
- Volunteer to write a monthly column about your market for the local newspaper.
- Get local food, gardening, and cooking bloggers to write about the joys of shopping at the market and cooking with fresh produce from your farmers to excite customers new and old about shopping at the market.
- Start your own farmers market blog or newsletter. Enlist the help of volunteers to write profiles of your producers and their products.
- Use social media networks like Twitter and Facebook to get the word out about special events, weekly specials, or what's new at the market for free.
- Ask vendors to distribute flyers in their communities and add a link to your website on their

website if they have one.

- Join in on National Promotional Campaigns!
- Hold special events during National Farmers Market Week, which is the first week in August and use the Farmer's Market Coalition's Markets Are Up Campaign Toolkit to help promote your market.
- Participate in American Farmland Trust's America's Favorite Farmers Markets™ Contest. Encourage your community to vote for your market and use their Toolkit to do so.
- Create a fact sheet for what's in season at the market to keep customers coming back and looking forward to their favorite seasonal produce.
- Enlist the talent of local art and business students that will develop a logo and brand for your market as a class project or a way to enhance their portfolio, as developing a logo can be expensive.
- Hold special events with other organizations to promote the market and lessen the financial burden. You could join forces with a local bike club and hold a "Bike to the Market" event offering coupons to those who bring their bike to market.
- Ask local businesses or banks to sponsor your events or promotional materials.
- Promote the bounty of your farmers markets by asking local chefs to hold chef demonstrations.
- Provide samples from your vendors or do your own cooking demonstrations featuring different vendors each week.

There are plenty of ways to promote your market for free; it will just take some creativity, legwork, and help from others in your community. Take a look at these resources for more help:

Marketing and Promotion Strategies:

- University of Wisconsin's New Directions in Marketing For Farmers Markets
- The Kansas Rural Center's Marketing the Market
- Lexington Farmers Market's Market Promotions at the Lexington Farmers Market
- New Mexico Farmers Market Association's Marketing to the Community

Sample Seasonal Produce Factsheet:

• FRESHFARM Markets' Guide to Seasonal Foods



Special Events and Chef and Cooking Demonstrations:

- Marketumbrella.org's Market Preparation: Devising and Managing Events
- Massachusetts Department of Agriculture's Ideas for Farmers Market Events
- Kansas Rural Center's Providing the Perfect Ingredients to Season Your Farmers Market
- University of Massachusetts' Tips for Conducting Cooking Demonstrations.

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What signs should we have made for our market?

Signs and banners for your market, while they may seem an expensive investment, are important marketing tools. You will want a mix of signs that will be available to communicate important information on market day such as what's available, market specials, and upcoming events as well as signs that are located around town during the day of the market with market hours and arrows pointing to the market.

Sandwich boards make great signs for the day of the market because they are easily transportable and stand on their own. Consider a sandwich board that contains space for a dry erase board, or use chalkboard paint so that you can update it weekly with new information. A sign that can be posted all season long at the market site with market hours and location will inform new customers and encourage them to come back on market day. If you can, get a permanent sign that you can put up in a location near the market yearlong to promote the market during the off season. If your market accepts any Nutrition Assistance Program benefits such as SNAP or WIC, be sure to make that known through visible signs at the entrances of your market and at your information booth. With any sign, remember these tips to communicating your message most effectively:

- Make sure your logo is simple and consistent
- Use a font that is large and easy to read
- Present information clearly and logically
- Keep your messages short and simple

For more information, check out the Kansas Rural Center's Marketing the Market. You might also want to look at the Minnesota Department of Agriculture's guide, Starting a Farmers Market, which has an appendix about critiquing market signs.

Besides signs that you make for the market, you should also strongly encourage or require that all producers at market have a banner or sign with their business name and location, as well as any particular production practices. All pricing should be clearly displayed to encourage fair and consistent pricing among farm stands.

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How do we increase our market's web presence?

There are many free or very cheap ways to promote your market online—if you'd like to create a website, there are a variety of free and easy to use site creation tools such as Wix.com, Weebly. com, and Jimdo.com. You could also set up a blog at Blogger.com, Wordpress.com, Livejournal. com, or Tumblr.com. Once you've set up a site, you can add pictures of your market, a vendor list, operating hours and days, and directions to the market. Collect the email addresses of market-goers and set up an online subscription from your website so that community members can sign up to receive updates and market news through email. Wufuoo.com is a great resource for easily creating these sign up forms.

Another free online option is adding your market to Google Maps, so anyone searching for businesses, grocery stores, or markets in your area will see a pushpin for your market on the Google Map. To list your market, visit this page: there's even an option of linking to your newly created website or blog!

Make sure that your market is listed in the USDA's Farmers Market Directory, as well as on sites like Local Harvest, which has a map of farmers markets and farm stands across the United States. If you have a state farmers market association, make sure to join and get listed on any sites they maintain.

Another frequently visited site you can use to increase your web presence is Yelp.com. Yelp is an online city guide that helps people find the best businesses, parks, and other spots in their area by browsing through the reviews and pictures posted by locals. Businesses are sorted by the quality and quantity of their reviews, so once you've listed your market on Yelp, you might encourage your market's customers to write Yelp reviews of their market shopping experience. This will allow your market to be more prominently listed on the website. As an example, here is



Mountain View Farmers Market's page on Yelp.com.

In addition to these more permanent methods of expanding your web presence, you might consider listing your market's opening day, special market events, or even your market's regular operations as an 'event' on various websites. For example, once you've registered on Yelp, you can visit this page to add your market to the event calendar. You should also check out the websites for your local newspapers to see if they have similar free event listings.

Another way to increase your web presence and promote your market is through social media outlets such as Twitter and Facebook. Twitter is a type of social media outlet known as microblogging that allows you to send and receive messages called "tweets" that are posted on your profile page and sent to other users known as followers. This is an easy way to get the word out fast about market news, specials, and upcoming events.

You can use Facebook to create a page for your farmers market that other members of Facebook can "like" which allows them to receive updates and post comments to your page. Others can then suggest your page or share your posts with friends, expanding your reach even further. Facebook is a great way to keep your customers at close reach and keep dialogue going because you can quickly respond to questions posed on your page, ask customers to provide feedback, and facilitate community interaction by sharing news articles, blog posts, and videos. Take a look how these farmers markets are using Facebook:

- Portland Maine's Farmers Market
- Memphis Farmers Market
- Omaha Farmers Markets
- Madison Farmers Market
- Downtown Des Moines Farmers Market

For more information about the benefits and possibilities of Facebook, take a look at the blog post Social Media and Marketing Tips: Farmers Markets on Facebook by Luke Garro.

Other resources include Shawn Hessinger's blog post, Ten Tips for Marketing with Social Media, inspired by marketing strategies that farmers markets know and use and the Chicago Sun-Times article, Farmers Sow Seeds for Social Media.



How can our market raise funds to cover operating costs? What grants can we apply for?

As farmers markets provide a unique experience for shoppers and strive to benefit farmers, consumers, and community, they require money to operate successfully. Raising funds is an important part of managing a market. Many organizations rely on grants to cover operating costs, especially during the startup phase, while generating income from vendor fees and establishing a strong base of individual donors can be more financially sustainable in the long run.

Markets can raise funds in two ways—through money earned from services provided such as vendor fees and merchandise sales and through income received from outside sources such as sponsorships, donations, and fundraising events. Here are some fundraising strategies to consider:

- Promote the market and raise funds by selling reusable shopping bags, t-shirts, water bottles, or other products with your market's logo.
- Create a farmers market cookbook with recipes from your vendors and community members to sell.
- Ask local businesses that are in line with your mission and values to sponsor the market, offering cash or in-kind donations that can be used for purchasing promotional materials or merchandise and holding special events.
- Ask local restaurants to hold fundraising events donating a portion of sales to the farmers market.
- Hold annual fundraising events such as a harvest celebration or barn dance event soliciting local chefs and talent to help.
- Establish a "Friends of the Market" program to provide a way for community members to feel a sense of ownership in the market and donate, offering gifts such as merchandise or discount coupons in appreciation for their donations.
- Solicit donations for specific supplies that your market needs.

Don't forget about saving money too! Finding ways to cut back on expenses will keep money in your budget as well. Some ways to save include getting space for the market donated, finding and keeping good volunteers, and promoting the market affordably.



An innovative fundraising strategy that Crescent City Farmers Markets in New Orleans has started provides social investment as well. The Crescent Fund allows market goers and vendors the opportunity to contribute money into a fund and vote for projects to receive funding; the projects are required to benefit and strengthen the local community. The winners will then repay their award within three months through either time (volunteering), talent (sharing a skill), or treasure (money).

Here are some resources with tips and advice for raising funds:

- The Raising Funds for Farmers Markets Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- Marketumbrella.org's Organizational Details: Funding
- Sharon Leicham's article Fundraising for Sustainability: Memphis Farmers Market Revenue Strategies on the Farmers Market Coalition Website
- New Mexico Farmers' Marketing Association's New Mexico Farmers Market Manager Resource Guide
- New Mexico Farmers' Marketing Association's Community Partnerships
- Cooperative Development Institute's PowerPoint Creativity and Communication: Raising Funds for Farmers' Markets

What grants can we apply for?

Grants are another way to receive funding for your operation and there are many places to look for these. First, keep in mind that many grants require organizations to be a 501(c)(3) or to be sponsored by a fiscal agent in order to apply. When looking for grant opportunities, look locally at organizations you already have a relationship with, such as churches or Kiwanis clubs, as this could improve your chances. You may be able to find grants for capital improvements through your local housing or community development corporation (CDC). Check here to see if you have a farmers market association in your state and whether they offer any grants; you might also check with your State Department of Agriculture.

Here are some of the national grant opportunities that your farmers market might be eligible for:

USDA Agricultural Marketing Service's Farmers Market Promotion Program (FMPP)

- Offers grants of up to \$100,000 to help improve and expand farmers markets
- 10% of this funding will go towards funding new EBT projects at farmers markets
- Check out the 2010 FMPP Guidelines

USDA Agricultural Marketing Service's Federal State Marketing Improvement Program

- Offers grants to state Departments of Agriculture, state agricultural experiment stations, and other appropriate state agencies to fund research projects that address barriers, challenges, and opportunities in marketing, transporting, and distributing U.S. food and agricultural products domestically and internationally
- Check out the 2010 FSMIP Guidelines

USDA Risk Management Agency's Community Outreach and Assistance Partnerships

- Offers funding for partnership agreements to fund projects that provide information and training for limited resource, socially disadvantaged and other traditionally under-served farmers and ranchers
- Check out the application kit for more details

Take a look at these resources to learn more about grant opportunities that could be applicable to your farmers market as well as your farmers or local food system:

- USDA Food and Nutrition Service's USDA Grant Resources for Farmers Markets
- USDA's agency-wide initiative Know Your Farmer, Know Your Food
- National Sustainable Agriculture Coalition's Guide to Federal Funding for Local and Regional Food Systems

And don't forget about individual donors. In Organizational Details: Funding, marketumbrella. org notes that "Individuals give 80% of charitable contributions compared with the 20% that foundations and corporations offer. In other words, over time it is the individuals who believe in your mission who will sustain you— outgiving foundations four to one."





How do we track vendor sales data?

While some markets collect sales data from their vendors at the end of each market day through a vendor sales form, others collect sales data through a paper or online system either weekly or monthly. Some markets also have vendors email or call in their sales after each market. Regardless of whether or not you choose to charge a flat daily fee or a percentage-of-sales fee, tracking vendor sales allows you to track trends over time and evaluate the impact of different promotion strategies. In some cases, asking farmers to report the sales of various products can help you, as a team, see which products are highest in demand and plan for the next season.

Take a look at what Tylee Ulmer of Loudoun HomeGrown Farmers Market says about tracking vendor sales data:

"We charge a flat market fee for the whole season and 3% of gross daily sales. We trust the integrity of our vendors to report. Since we operate five markets on different days in different locations, we require that each market be reported individually so we can see which ones are performing and which ones need more assistance. We also have the reporting done via on-line so it's more easily available and traceable. If a vendor participates in all five markets, or just one, it's all done on one form online. We have tried to make it as easy as possible for vendors to comply and it seems to be working well. Last year was the first time we went to this strategy. Payments of 3% are sent in on a monthly basis and the one-time fee is paid at time of application to market."

You can also read Darlene Wolnik, of marketumbrella.org's article, Connecting the Dots of Back Office Systems, on the Farmers Market Coalition website.

Here are some resources to help you track vendor sales:

- A sample Daily Market Sales Sheet from the Neighborhood Farmers Market Alliance
- A sample Producer Load List from SEE-LA (Sustainable Economic Enterprises of Los Angeles)
- The Record Keeping Section of the Washington State Farmers Market Manual

Tracking sales from credit/debit or SNAP benefits can get a little more complex. Take a look at Oregon Farmer's Market Association's SNAP/Merchant Services Accounting Systems for more information.



How can we educate customers about seasonal produce?

There are many ways to educate consumers about seasonal produce in your market; a great jumping off point is to start an information stand at your farmers market. Many markets stock their stand with seasonal produce calendars—find one for your state here and give out printed handouts for free, or be a little fancier and offer an artistically designed local foods wheel like this one for sale. Include a harvest calendar on your market's website, too.

Another way to educate consumers is a large chalkboard that allows you to display what's in season that week, or you can feature a 'Vegetable of the Week' and display a info about how it's grown, its nutritional content, and its seasonality—the goal is not as much getting customers to memorize what's harvested when, but to inspire them to think of food as something that is grown with sweat, love, and cooperation between the farmer, the earth, the weather, and the community.

Another creative option would be to offer several seasonal recipes at the market stand, perhaps even with samples (make sure the samples are produced in a licensed kitchen if your county or state requires this). You could even write and sell your own local farmers market cookbook, with recipes submitted by your vendors and customers. If you go this route, you can self-publish the book in print through websites like Morris Press Cookbooks and LuLu, or try some of the free online options listed here.

Customers who come to the market without seasonality in mind may also benefit from a handout that suggests market items that can be substituted for one another. For example, group potatoes, bread, corn, beans and other complex carbohydrate-rich foods together so a market-goer intent on corn in the early spring can consider other similar foods to try. Ideas for substitutes can be found on websites like Gourmet Sleuth.

Yet another option is to set up a mini-library or bookstore at your stand, stocked with cookbooks that are organized by season, such as Simply in Season, Saving the Seasons, Local Flavors, and Cooking from the Farmers Market. Amy Cotler's The Locavore Way is also a great introductory resource to have on hand.

If you'd like to get even more hands-on with your seasonality education, you could try holding seasonal produce cooking demos with local chefs. If, on the other hand, this all sounds a bit too much for your market to handle, encourage your vendors to help out: see if they'd be willing to post their harvesting calendar or some other sign listing what's coming in the next few weeks, so customers are reminded at every stall that seasonal produce is something to anticipate and get



excited about instead of something to avoid by heading to the season-less and decidedly un-local supermarket.

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How do we change negative perceptions about the prices at markets?

Many market managers are often faced with the question, "Why are market prices so high?" It's important for a market manager to find ways to address these perceptions about price. For starters, take a look at what exactly your customers are comparing your vendors prices to: Are they pound for pound higher than prices your customers are paying at local retail stores? Are comparable products of the same quality even found at the neighborhood grocery store? Many farmers markets have done cost comparisons and found that farmers market prices are in fact lower than what customers were spending in the stores. Try conducting your own cost comparison to present to customers. Take a look at the cost comparison study that Seattle University students conducted in Seattle at farmers markets here. You can also look at Crescent City Farmers Market's Price Comparison Data Results in New Orleans.

Belle Rita Novak from Springfield, Massachusetts tells customers they may be confusing price with value when customers say prices are too high. Remind customers that VALUE is different from PRICE. Farmers markets focus on a triple bottom line which benefits farmers and consumers, keeping dollars in the local community and bridging rural and urban divides. Try to educate your consumers so that they understand that prices are set to ensure farmers and farm workers get a fair price for their labor and the cost of producing and transporting their products to market. Emphasize that a farmer is getting a much larger percentage of every dollar spent at a farmers market than they would by selling wholesale. Make every effort to educate your consumers on what it takes to produce their food. Offer ways that customers can get to know their farmers more, such as through farmer talks or interviews or featuring a farmer each week at the market, on your website or blog, or in your newsletter. You can also offer money saving tips for shopping at the farmers market as well.

You can also talk to shoppers about the value of the products sold at your farmers markets in terms of freshness and the benefit to your local economy and the environment. To make sure

customers see this value, demand quality products from your vendors. The beauty and draw of shopping at a farmers market is the straight from the field freshness and flavorful taste that is often lacking from grocery stores. When customers know they are getting more value in terms of quality, they will be more willing to pay the true cost of good food.

Take a look at these resources for more information on how to address the negative perceptions about prices at your farmers market:

- The Center for Urban Education and Sustainable Agriculture's A Dollar Well Spent
- Neighborhood Farmers Market Alliance of Seattle's Are the Farmers Markets Really More Expensive?
- The Leopold Center for Sustainable Agriculture's Is Local Food More Expensive?: A Consumer Price Perspective on Local and Non-Local Foods Purchased in Iowa

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Should we hire musicians and entertainers for the market? How else can we make our market more fun?

Hiring musicians and entertainers for your farmers market can be a great way to make your market more fun and create more of a community atmosphere at your market, further distinguishing farmers markets from other retail experiences. It can increase the amount of time your customers stay at the market, which can mean more sales for your vendors as well. Some farmers markets budget money to pay musicians and entertainers while others just allow musicians to play for tips and sell their CDs.

Paying your musicians can help support local music in your community, expanding the benefits of your market and your mission, if supporting the local economy is a part of your mission. If you're able to pay performers more money, you may be able to get higher quality entertainment, which can draw more customers to your market. You can look into applying for grants or fundraising specifically for hiring musicians or performers at the market.

To ensure the integrity of your market, consider screening your musicians before they perform at your market to make sure their performance is in line with the market's values. It might also be a good idea to have policies in place for how you accept performers and provide these to



performers with a written contract so all parties are in agreement about expectations. Take a look at Marin Agricultural Institute's Entertainer Application or Morgantown Farmers Market's Rules for Performance Artists as examples.

If your musicians are going to play copyrighted music at the market, the market will have to get a license to do so. Head to the Market Management FAQ Can copyrighted music be played at our market? for more details.

How else can we make our market more fun?

There are many other ways to make your market more fun as well. Here a few ideas:

- Offer chef demonstrations or cooking competitions
- Hold family-centered activities like zucchini car or boat races, rutabaga bowling, or pumpkincarving contests
- Offer food and farm-related face painting or crafting projects for children
- Hold scavenger hunts where customers have to look for items that farmers are producing

Also take a look at the Market Management FAQ, How do we engage kids, teens, and young adults at the market?

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How can we reach customers who do not speak English?

Try to find volunteers to translate your posters, pamphlets, and signs into the target languages, and see if you can run some of these materials as ads in foreign language local newspapers. Take a look at an example of a nutrition education handout from New Mexico Farmers' Marketing Association written in both Spanish and English.

You can also try putting up posters at community health centers and churches serving local ethnic groups. Public Service Announcements on local radio stations are also often available if you can find a native-speaker to give the announcement.

Beyond these communications activities, you might find more success by partnering with community organizations that serve your target audience. Suzanne Santos from Austin's Sustainable Food Center Farmers Market suggests finding members of your target audience who will form an ambassador group to promote the market to their communities.

Collaborate with your existing vendors as well as local community gardens to see if they can grow culturally-relevant crops that they might sell at the farmers market or bring in vendors from the communities you are trying to reach. Host a discussion about what the neighborhood—both English-speaking and not—would like to see in a market. Try to deliver on these recommendations, and let the community know that you have done so.

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How can we evaluate the success of our market? What do we do with this information?

Wouldn't it be great to say that your farmers market increased market sales by X amount, increased weekly customer traffic by X%, or increased sales of neighboring businesses by X%? Using evaluation to show the measurable outcomes and impacts of your market is key to improving your market operations and to ensuring long term sustainability through the support of the community, local leaders, and funders. It allows you to document and communicate the success of your market, show how you are meeting the needs and expectations of your consumers and vendors, and verify that you are living up to the mission of the market. Here are some of the ways you can evaluate the success of your market:

- Review your mission statement often (if you do not have one, consider writing one) and find measurable ways to see how well you are serving the purpose of your market.
- Collect customer counts and other information that you can use to improve your market or show its value. This can be done through a research method known as a Rapid Market Assessment. Deb Churchill from The City Market used the dot survey, an instrument of the Rapid Market Assessment Approach, and received a great response. Here are some sources of additional information:
 - > New Mexico Farmers' Marketing Association's Collecting Market Data
 - > Oregon State University Extension's Tools for Rapid Market Assessment



- Conduct formal and informal customer surveys on a regular basis, asking customers about what brought them to the market, their favorite products, and what else they would like to see. Take a look at the Phinney Farmers Market's Shopper Survey with Results.
- Collect vendor sales data to show how your market sales have changed and to evaluate marketing strategies and sales promotions. A good place to start is the Market Management FAQ, How do we track vendor sales data?
- Evaluate the success of your market strategies using the scorecard model, which is explained in chapter eight of University of Wisconsin's New Directions in Marketing.
- Don't forget about your vendors! Survey your vendors to get a wealth of information on what's working and not working, and suggestions for ways to improve the market. Here is Lexington Farmers Market's 2010 Member Survey as an example.
- Evaluate your individual vendors in terms of appearance, product, performance, and customer service, as each vendor is key to the success of the market. Here is a sample Vendor Evaluation Form from the Farmers' Market Federation of New York.
- Evaluate the economic impact that your farmers market is having in your community. Try using marketumbrella.org's free online tool, SEED (Sticky Economic Impact Device) with step-by-step instructions and resources for conducting an economic impact study.
- Conduct evaluations of your special events with committee members and key partners to learn how effective your event was in reaching your target audience, the strengths and weaknesses, and ways to improve in the future.
- Evaluate how your market is contributing to the success of other neighboring businesses, so that they'll be supportive of your market. Take a look at the questions Oregon State University Extension Service asks in Analyzing Three Farmers Markets in Corvallis and Albany, Oregon and their research brief How Farmers Markets Affect Neighboring Businesses.
- Evaluate how your market contributes to the social capital of your community. Take a look at the tool marketumbrella.org developed for this, NEED (Neighborhood Exchange Evaluation Device).
- Evaluate how your market contributes to the eating habits and nutritional health of your community. Marketumbrella.org is currently designing a study to do this called FEED (Food Environment Evaluation Device).

• Evaluate the layout and design of the market to see if there are ways to improve traffic flow and free up more space.

Other helpful resources for evaluation:

- FMC's Newsletter article Managing Information to Sustain Your Market
- Oregon State University Extension Service's A Learning Approach to Sustaining Farmers Markets and When Things Don't Work: Some Insights Into Why Farmers Markets Close
- The *Measuring Farmers Market Performance* Section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual
- Farmers Market Coalition's Information Market Place Webinar Measuring Success: Market Record-keeping and Evaluation with presentation and handouts.

What to do with the Information?

Share it! Share it with everyone who has contributed to or is a part of your market in some way. Funders, both existing and prospective, local leaders, local businesses, and prospective vendors will want to know the economic impact of your market on your vendors and the community. Funders will also want to know how your market benefits the community. Vendors, both existing and prospective will want to know about market sales, and about your customers so that they can better serve them. Make sure to find a way to communicate your results in an impactful way. As marketumbrella.org explains in Share Your Market Impact, evaluations will "supply you with a wealth of information, but it will be up to you to help translate the information so that its significance becomes apparent to your constituents. Pages of numbers move few people other than accountants."

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What resources can we make available to vendors to improve their market sales operations?

There are many resources you can provide your vendors with to improve their sales. First, make sure they have information about your market such as overall market sales, products that sell the most, and products that are in short supply so they can plan what crops to produce or bring to your market. Also, as Danae McDevitt from Catonsville's Sunday Farmers Market says, "ask



farmers what they need and see if you can help." Providing farmers with tips for selling at the market and marketing strategies to increase their sales can be very helpful and there are a number of relevant resources available. Here are a few:

- The Wallace Center's Getting Started With Farmers Markets
- New Entry Sustainable Farming Project's Plain Language Guide to Selling at Farmers Markets: A Guidebook of the New Entry Sustainable Farming Project
- Shared Wisdom: Selling Your Best at Farmers Markets DVD, available by request from the Agricultural Marketing Service (202-720-8317)
- California Farmers Market Association's Selling the Whole Truckload
- Shared Wisdom: Selling Your Best at Farmers Markets Websites With Info About Selling at Farmers Markets
- University of Missouri's Selling Strategies for Local Food Producers
- Farmers' Market Federation of New York Maximizing Your Sales
- Rodale Institute's Some Thoughts on Selling at Farmers Markets
- New Mexico Farmers' Marketing Association's Vendor Tips for Increasing Sales

You can even provide your farmers with resources for adding value to their products by selling novelty items, processing products into sauces, dips, jams or jellies, or providing unique packaging. Here are some resources for your farmers that are thinking about processing their products:

- New Entry Sustainable Farming Project's Plain Language Guide to Starting A Value Added Food Business
- Virginia Cooperative Extension's Recipe to Reality: Value-added Food Product Development
- USDA Rural Development's Value-Added Producer Grant Program

If farmers are looking for resources to help them determine the right price for their products, have them take a look at the University of Florida IFAS Extension's Pricing Product: Information and Cost Worksheets.



Category: Extending the Market Season

Category Description: Though a growing number of farmers markets operate in what might traditionally be called the 'off-season,' there are generally some months of the year in which the climate and product diversity make an open-air market less appealing. As a market evolves, it may naturally look for creative ways to extend the season in order to help producers maximize their annual sales and to ensure that shoppers continue to have access to nutritious local food. Even if a market closes for the winter, there are still many organizational tasks on the to-do list.



How can we operate our market online in the off-season?

Although a busy market season and the approaching cold winter may justify hibernating during the off-season, there are still many ways you can operate your market online to maintain a presence or link your farmers who are still busy producing with customers ready and willing to buy.

If just maintaining a presence in your community while the market is closed for the season is what you're after, consider maintaining a strong web presence by keeping your newsletter or other online communications going during the off-season. You can write articles about what your farmers are up to for the winter or about their plans for the upcoming season. You can even offer recipes for the peak-harvest bounty you encouraged your customers to preserve. Keeping communication going during the off-season can get your customers excited about the new season and ensure they don't forget about the joys of shopping at the farmers market during their sleepy winter.

If you have farmers that are still producing in the winter and a regular winter market does not make sense in your community, consider establishing a way for your market to connect customers to those farmers online. You can do this through establishing an online-buying club or website for your customers to purchase products from local producers who still have products available during the off-season. LocallyGrown.net is one website that allows you to set up your own market website to connect farmers to consumers and sell products online. Check out these examples for different ways of doing this:

- Philadelphia Winter Harvest
- Farmer Girls
- Athens Locally Grown

Resources from the FMC Library:

• Rodale Institute's Internet Buying Clubs Combine Emerging Technologies and Community Values.

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How can we operate our market indoors in the off-season?

Finding a suitable location within your budget is essential—a large part of the draw of the farmers market is the friendly, open-air, organic feel, so you may want to avoid basements or low-ceiling rooms that may not feel welcoming enough to attract many customers. Be sure to provide sufficient ventilation for the number of people you expect to attend, seek out a location with windows, and make sure vendors will be able to get their products in and out of the facility easily. Accessibility for those in wheelchairs or using rolling carts is also a concern. Local schools, universities, religious and community institutions, and shopping centers are all good places to seek out indoor space for your market.

Fewer people will just happen upon your market when it's indoors (unless you locate it in a mall or other high-traffic area), so marketing and advertising are essential. Create ample signage, and let your customers and vendors know during the regular market season about the winter location and hours for the market. Take advantage of opportunities to expand your web presence online, especially since more people are hibernating in front of their computers in the winter.

Take a look at the FMC newsletter article, Winter Farmers Markets: Extending a Season of Warmth for more information about operating a market during the 'off-season.'





What are the best ways to keep a market going year-round?

If you live in an area with a warm year-round climate, the adjustments might be minimal—not quite as many vendors or customers as in May, but the existing structure, schedule, and rules may still hold nicely. Simply call your market a year-round market and make a few tweaks as necessary. If you live in a more northern climate with a longer winter season, you will have to creatively work with a much more limited array of local farm products, and a much more inhospitable outdoor environment for shopping. Consider reducing vendor fees for your first winter or two, or offer flat rates instead of percentage-of-sales to attract more vendors. Encourage vendors in the summer to plant hearty winter crops and storage crops, letting them know that you will offer a market for those products come November. Demonstrate your commitment to this promise in the winter, even if only a few vendors show up every week. Find vendors who can offer value-added products such as sauces, jams, and jellies, as well as meats and cheeses to round out the less-abundant winter supply of fresh produce.

As a compromise between year-round and seasonal markets, you may also think about holding holiday markets. Great Barrington, MA has had success hosting holiday-oriented farmers markets—one before Thanksgiving, the other before Christmas—so hard-core locavores can buy bulk items, and others can buy value-added items to use as gifts or as part of their holiday meals. The West Virginia Farmers Market Association hosts a 'Winter Blues' Farmers Market to take place immediately before a statewide small farm conference when many producers are already gathering in one place. No matter what you decide, be sure to ask your farmers what their preferences are for the off-season—many of them might enjoy having a break in the winter! It's also not a bad idea to survey your customers about their willingness to brave snow and ice to visit the market in February.

Take a look at the FMC newsletter article, Winter Farmers Markets: Extending a Season of Warmth for more information about winter markets.



What do we need to do to prepare for the market season?

There is no shortage of tasks for a Market Manager during the off-season to prepare for the next market season. These include activities that should take place before the season begins and right after the market ends to make sure the market for next year is an even greater success. Here are some things to consider during these times.

Pre Season:

- Decide how you will advertise and when you will hold promotional events
- · Develop your media campaign
- Get together your promotional materials such as signs and brochures
- Decide on and start planning special events
- Review and update market rules and regulations
- Develop or review the market's strategic plan
- Meet with and report to the market board/committees
- Develop or review the market's long-term marketing plan
- Review and update the market's emergency preparedness plan
- · Review the market's operating hours
- Secure all permits
- Secure market liability insurance
- Review and improve the layout and design of the market
- Determine if your market is missing any products
- Develop a recruitment strategy and recruit new farmers and vendors
- Establish your budget and secure funding
- Determine or review vendor fees
- Establish community partnerships
- Certify market for the Nutrition Assistance Programs
- Hold a vendor meeting to discuss policies and changes

Post-season:

• Evaluate the market season:



- What were the strengths and what changes can be made to improve the market?
- What events/promotions added to market sales and what brought in more customers?
- Develop and update your advertising campaign
- Hold vendor meetings to give vendors a chance to offer ideas, discuss issues, and celebrate the
- end of the season
- Find professional development opportunities for management and staff
- Repair and maintain market grounds and supplies

Take a look at the What Does it Mean to Be a Market Manager section of the Farmers' Market Federation of New York's Farmers Market Manager Training Manual for more details.

If this list seems overwhelming, remember that you don't have to do this alone: establishing a board of directors or an advisory board and keeping good volunteers will provide you with many talented minds to offer feedback and provide support for accomplishing these tasks.



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?





How do we being 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 Orlean's Crescent City Farmers Market's You Tube 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





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

Wallace Center at Winrock International 2121 Crystal Drive, Suite 500 Arlington, VA 22202 wallacecenter.org | wallacecenter@winrock.org winrock.org | information@winrock.org

The Wallace Center supports entrepreneurs and communities as they build a new, 21st century food system that is healthier for people, the environment, and the economy. The Center builds and strengthens links in the emerging chain of businesses and civic efforts focused on making good food—healthy, green, fair, affordable food—an everyday reality in every community.

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.

