

Harvest New England Farmers Market Managers Seminar

February 22 & 23, 2021

Hosted by the Harvest New England Association with Support From:



Jodi Dee



FARM CREDIT EAST



Wafler Nursery

Bill Pitts & Jacob Wafler
315-594-2399 - www.waflernursery.com - info@waflernursery.com



Market Managers Seminar Planning Committee

Jimmy Cesario-DeBiasi, Maine Federation of Farmers' Markets; Andrew Graham, NOFA-VT/VT Farmers Market Association; Dawn Kirlin, Franconia Community Market; Yvette Meunier, Maine Dept of Agriculture, Conservation and Forestry; Lori Mahar, Barnstead Farmers' Market; Amy Meyers, Mass Farmers Markets; Morgan Morani, Seacoast Eat Local; Edith Murnane, Mass Farmers Markets; Martha Page, Hartford Food System; Brittany Peats, MA Food System Collaborative; David Webber, MA Dept. of Agricultural Resources; Devon Whitney-Deal, Community Involved in Sustaining Agriculture; Erin Windham, CT Dept. of Agriculture

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DeMeritt Hill Farm
LEE, NEW HAMPSHIRE





Working Towards More Inclusive Farmers Markets

Tuesday 1:15 pm – 2:45 pm

Hosted by the Harvest New England Association with Support From:



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The MA Food System Collaborative

The Collaborative was created following the completion of the MA Local Food Action Plan in December 2015.

The goals of the Collaborative are to promote, monitor, and facilitate implementation of the Plan.



Developed by:
Metropolitan Area Planning Council
Franklin Regional Council of Governments
Pioneer Valley Planning Commission
Massachusetts Workforce Alliance

For:
Massachusetts Food Policy Council

December 4, 2015



Creating A Culture of Inclusion at Massachusetts Farmers Markets Toolkit

The Massachusetts Food System Collaborative

Greg Watson, Brittany Peats & Winton Pitcoff

Farmers Market Toolkit

Tools to consider:

- Connect with the community
- Celebrate market diversity
- Improve training for market staff, volunteers and vendors
- Build a common language
- Establish market rules
- Improve market design
- Reduce language and cultural barriers
- Support under-resourced vendors
- Support the Healthy Incentives Program
- Share resources between markets
- Identify additional funding

Massachusetts Food System Collaborative website

www.mafoodsystem.org

Brittany Peats

Brittany@mafoodsystem.org





Selling to Everyone

Exploring your farmers' market's values

An exercise for market managers, board members, and steering committees

MARCH 2020

Community Involved in Sustaining Agriculture (CISA)

Funding for this project was supported by the U.S. Department of Agriculture's (USDA) Agricultural Marketing Service through grant 16FMPPMA0002. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of the USDA.

CISA is an equal opportunity employer.

CISA
community
involved in sustaining
agriculture

Website

www.buylocalfood.org/resources-for-farmers/tipsheets/farmers-markets/

Download

[www.buylocalfood.org/upload/temp/Selling to everyone.pdf](http://www.buylocalfood.org/upload/temp/Selling_to_everyone.pdf)

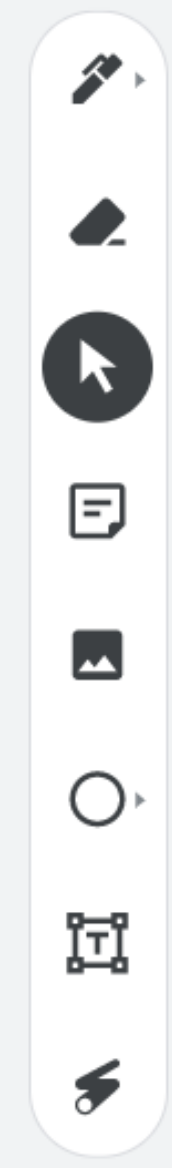
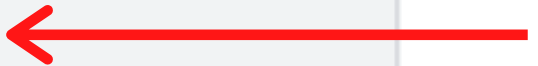
What do you see as barriers in your own experience in attracting a more diverse client base and/or vendors?

Are there things you can do to address the barriers? (What tools do you have available? What are you lacking?)



1

2





Thank you!

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Supplemental Nutrition Assistance Program (SNAP) and Farmers' Markets: Developing a Successful SNAP Program at Your Farmers Market

Tuesday 3:00 pm – 4:30 pm

Hosted by the Harvest New England Association with Support From:



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New England Farmers' Markets



Rachel Eisenberg

USDA FNS, SNAP Program, EBT Coordinator

Rachel.Eisenberg@usda.gov

February 23, 2021

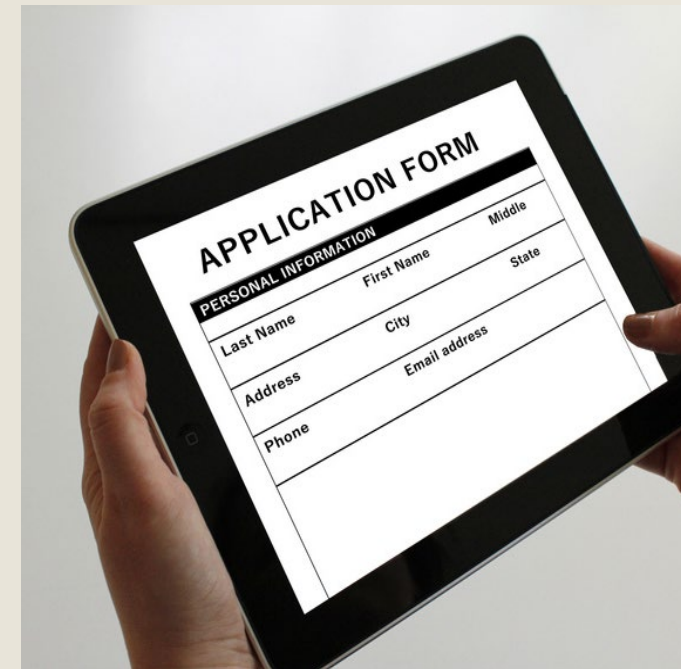
Outline



What is SNAP?



Eligible Foods



Getting Authorized



Online Purchasing

What is SNAP?

SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency

Supplemental Nutrition Assistance Program

EBT

Electronic Benefits Transfer (EBT) is an electronic system that allows a SNAP participant to pay for food using SNAP benefits

SNAP in New England

Fast Figures

1.6 Million

SNAP Clients in New England

\$217 Million

Regular Ongoing SNAP Issuances per month
in New England

\$209

Average monthly allotment per household
in New England

Farmers' Markets, New England

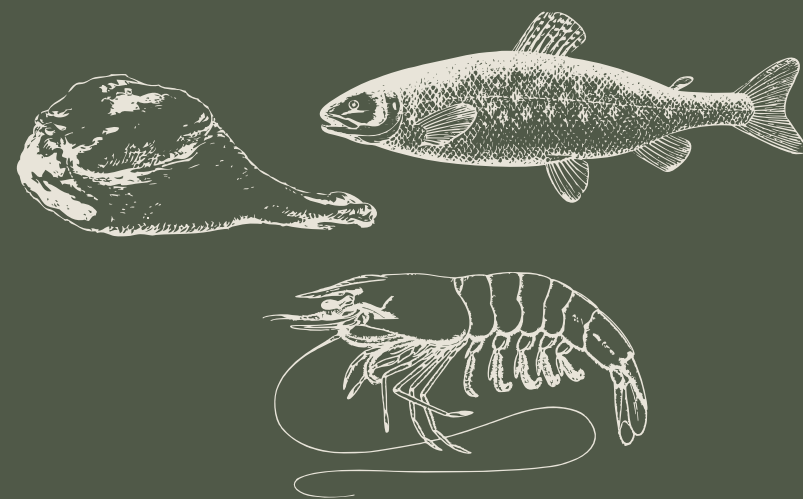
- 🌿 Over 600 authorized
- 🌿 Over \$12M redeemed in 2020
- 🌿 Over \$18K in redemptions per authorized DF/FM in 2020

Eligible Items

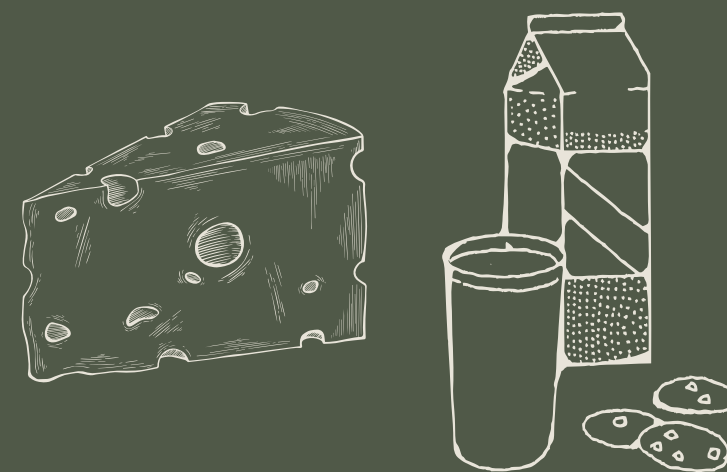
Produce



Meat/Fish



Dairy



Bread



Ineligible Items

Prepared Foods



Alcohol



Non-food plants



Vitamins/medicines



Is it eligible?



A bowl of chili

Is it eligible?

 A bowl of chili

 A latte

Is it eligible?

 A bowl of chili

 A latte

 Celery seeds


Is it eligible?

 A bowl of chili

 A latte

 Celery seeds

 A sandwich



How can I get
authorized?

Online Application

<https://www.fns.usda.gov/snap/apply-to-accept>

How can I get authorized?



What documents are required?



Signature page



Driver's license, SS card



501c3 copy, if applicable



How long does it take?



30+ mins



Processed within 45 days



Getting a POS device



Third party processors

Online Purchasing

With Maine - all New England States

Not yet at farmers' markets



Thank you!



MarketLink

Technology to
feed your community and
grow your customer base





What is MarketLink?

- **MarketLink** is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP).
- **MarketLink** is a complete technology solution first developed in 2013 through a USDA grant.
- **MarketLink** provides new ***state-of-the-art equipment*** to direct-marketing farmers and farmers markets to increase sales and build their customer base.
- **MarketLink** is a national program with a solution for **ALL** farmers and farmers markets!





Who is ML

- National Association of Farmers Market Nutrition Programs (NAFMNP)
- USDA – Food & Nutrition Service (FNS)
- Novo Dia Group, creators of TotilPay POS apps

How it Works

1

ML Eligibility Assessment

2

FNS Authorization

3

NDG SNAP Account Setup

4

Equipment Ships





USDA Free Equipment Program & MarketLink

- Thanks to funding from a USDA Food and Nutrition Service, MarketLink can offer **free equipment** to qualified Direct Marketing Farmers and Farmers Markets.
- This is an opportunity for farmers and markets to try accepting SNAP **at no cost** for one year.
- After the one grant year, farmers and markets can choose to continue to accept SNAP at low rates or stop accepting it.
- This is a way to see whether you can expand your customer base and increase sales by accepting SNAP.





ML Program & Electronic Payment Benefits

Electronic Payments

- COVID-19
- Expanded customer base
- In 2019, ONLY **26%** of sales were completed in cash.
- Increased sales – alternative to cash at the market
- So that means that less than one quarter of sales are in cash

MarketLink

- SNAP + Credit + Debit
 - (state programs SNAP only)
- Less than 40% overlap of FMNP and SNAP clients
 - so **60%** of SNAP participants are new customers!
- Increased sales & new programs to increase tender types
- Best processing rates - nationally negotiated



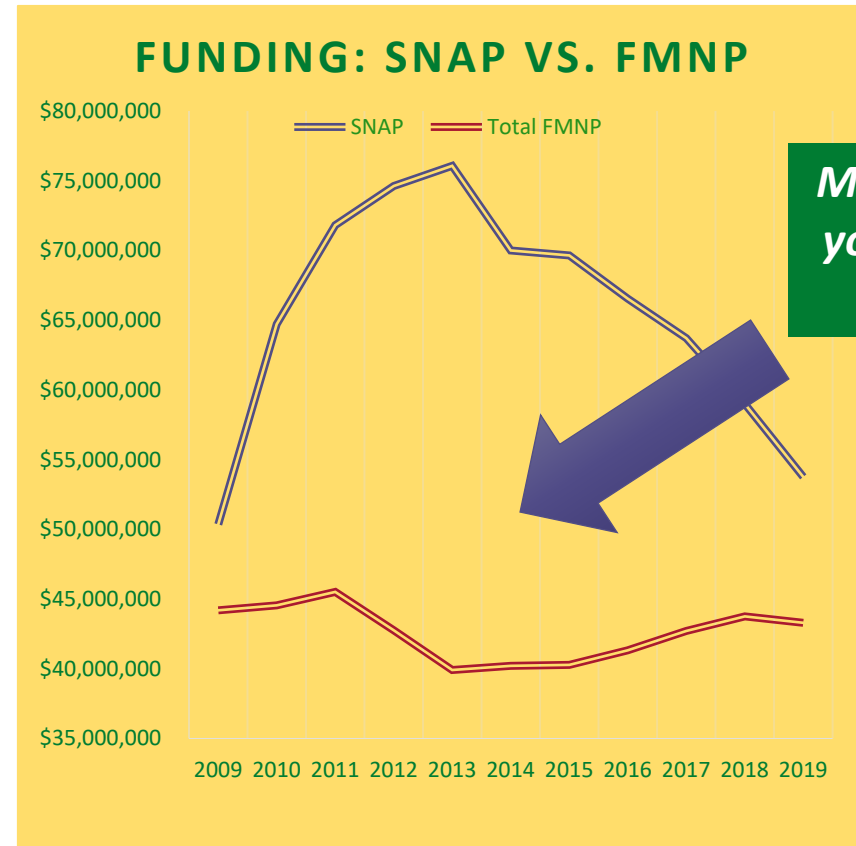
Benefits of Accepting SNAP/EBT

When farmers and farmers markets accepting SNAP/EBT, it creates a virtuous-cycle of benefits that reinforce each other.



Why Accept SNAP?

- ~\$100 billion program nationwide
 - \$33m through FMs (less than 0.2%)
- Companion program to FMNP – expands number of customers AND products (*beyond fruits & vegetables*).



*MarketLink helps
you access these
sales!*



Market-Level vs. Vendor-Level: Choosing the Right SNAP/EBT System

Market Level System

- One set of SNAP/EBT equipment for the entire market
- A central bank account that can be used for the market as a whole.
- The willingness of vendors to accept tokens and reimbursement from central market bank account.
- Staff capacity to operate the SNAP/EBT equipment throughout the duration of each week's market, collect and count tokens after the market, and issue reimbursements to vendors.
- Program budget for equipment fees, tokens, printed marketing, outreach materials, and vendor training materials.

Vendor Level System

- One set of SNAP/EBT equipment per vendor.
- Participating vendors must have their own bank accounts.
- The willingness of vendors to acquire their own SNAP/EBT equipment.
- Vendors' capacity to cover equipment fees. Budget for signage and outreach materials to let SNAP/EBT shoppers know which vendors accept the benefit.
- Strong vendor buy-in and commitment to accept SNAP weekly. Budget for any promotions, outreach, or advertising that SNAP is available.



SNAP Facts: *Supplemental Nutrition Assistance Program*

- **Who is eligible?**
 - Any person who qualifies based on income and household factors
 - 39 million Americans received SNAP last year
- **What are the eligible foods?**
 - All fruits and vegetables; meats, fish, and poultry; cheese and dairy products; eggs; baked goods; processed foods; honey, cider, juices; herbs (plants and bunched); plants & seeds that bear fruit
- **What are the ineligible foods?**
 - Non-food products, wine and alcohol products, hot foods, foods meant to be eaten on-site

MarketLink Equipment Options



- New card reader with one-year warranty to process SNAP, Debit, and Credit Card transactions, **wherever** you sell.
- No annual fee for the app or processing account the first year.
- Purchase card reader(s) and a processing plan



MarketLink Technical Assistance

- NAFMNP's team is nationwide, and can assist farmers and markets with ALL steps of the process, including but not limited to:
 - Eligibility Assessment completion
 - Obtaining USDA FNS SNAP Retailer Approval
 - Confirming status of application
 - Equipment setup and training
 - Other questions

Book an appointment with our Regional Representatives:

<https://marketlink.youcanbook.me>





New for this USDA Grant

(as of October 2019)

- Eligibility: FM/DMFs that have not received equipment through this current grant
- USDA has provided a printer waiver for *those who receive equipment through this grant.*
- Novo Dia Group is now a SNAP/EBT third party processor.
- MobileMarket+ will be phased out and the new app is called TotilPay Go.
- Square is now an option for credit/debit processing.



Printer Waiver

(as of October 2019)

- USDA has provided a printer waiver for *those who receive equipment through this grant.*
- If you already have functioning equipment you must continue to provide a printed receipt.
- We are waiting to hear back from USDA re: whether waiver will continue after the grant period; whether they will provide a waiver to all FMs/DMFs.
- If you still need/want a printer, you can purchase one from NDG.

NDG is now an EBT Third Party Processor (TPP)

The most simple, affordable way to accept EBT

TotilPay GO POS apps

- Month-to-Month License
- NO Long-Term Contracts
- NO Early Termination Fees
- NO Transaction Fees
- NO Set Up Fees
- NO ACH Fees



Equipment



- This is a Bring Your Own Device (BYOD) program. Customers will need to provide their own smart device to run the TotilPay Go app (Android 5+, Apple iOS 11+ devices).
- Internet/data service: This is required to run the TotilPay Go app. You can use WiFi (if available at your location) or you will need paid mobile service for your device.
- Any carrier works.
- MarketLink provides the card reader and use of app free for the first year.



Transaction Rates

***MarketLink has nationally negotiated
low transaction rates***

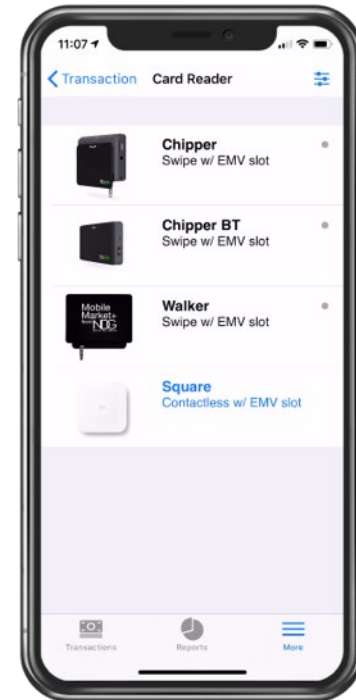
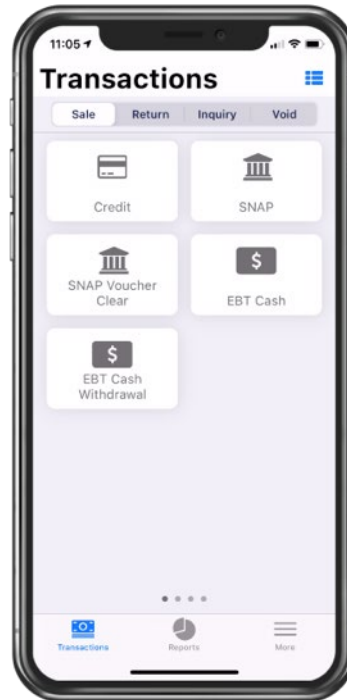
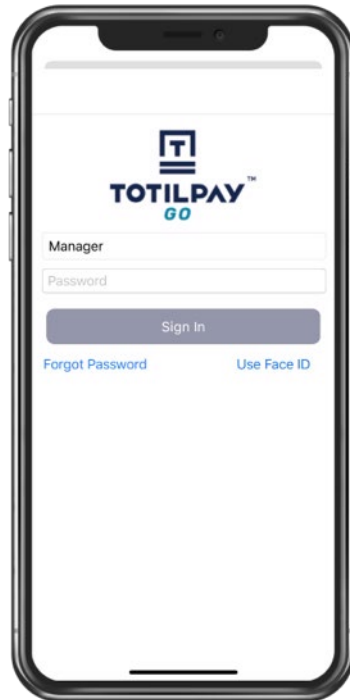
SNAP / EBT via TotilPay	World Pay* Credit & Debit	Square* Credit & Debit
\$0 per transaction	\$0.15 per transaction + 1.79% of the sale (+ \$199 annual WorldPay account maintenance fees)	\$0.10 per transaction + 2.6% of the sale

*Rates as of April 2020



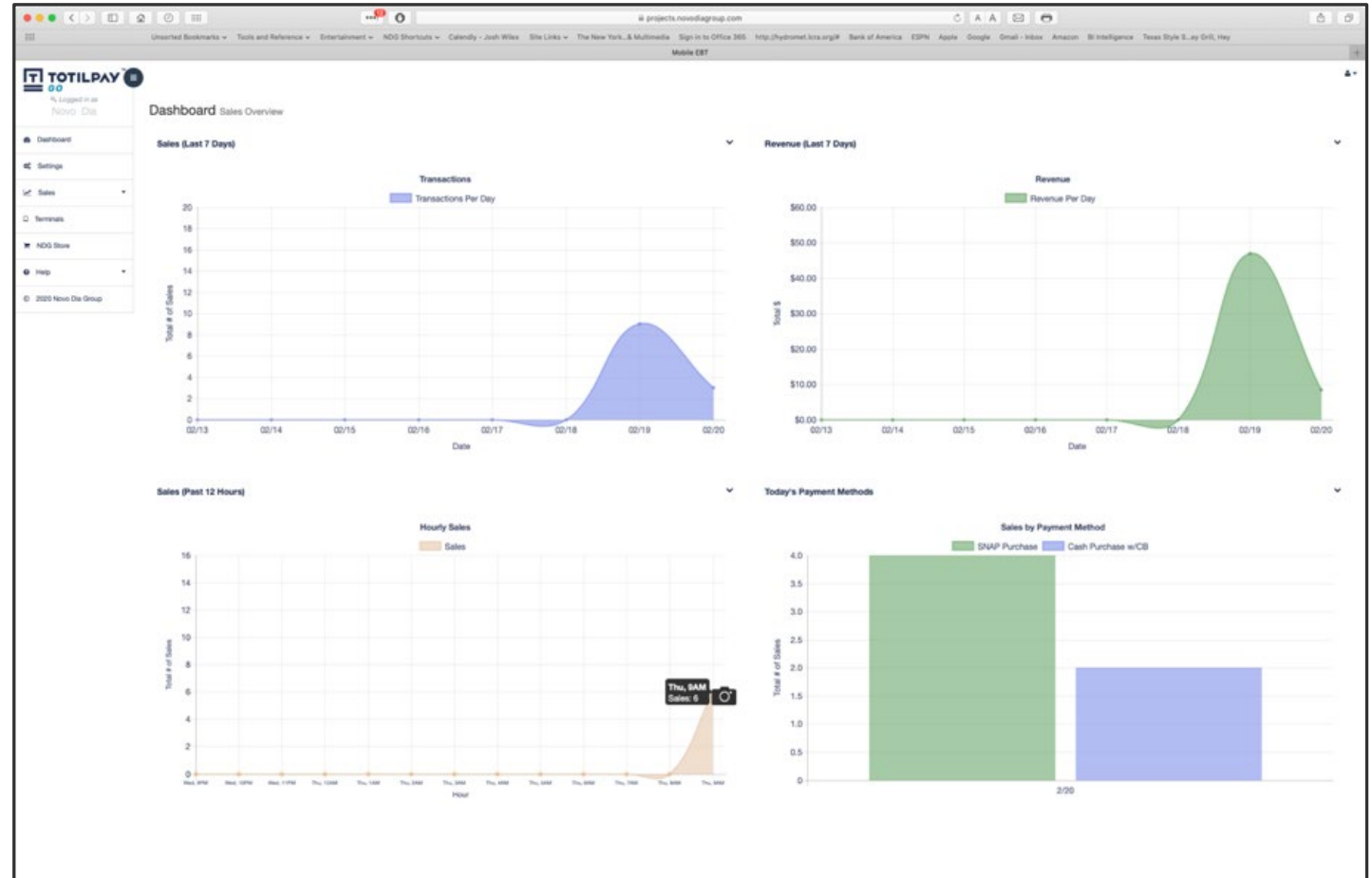


TOTILPAYTM GO



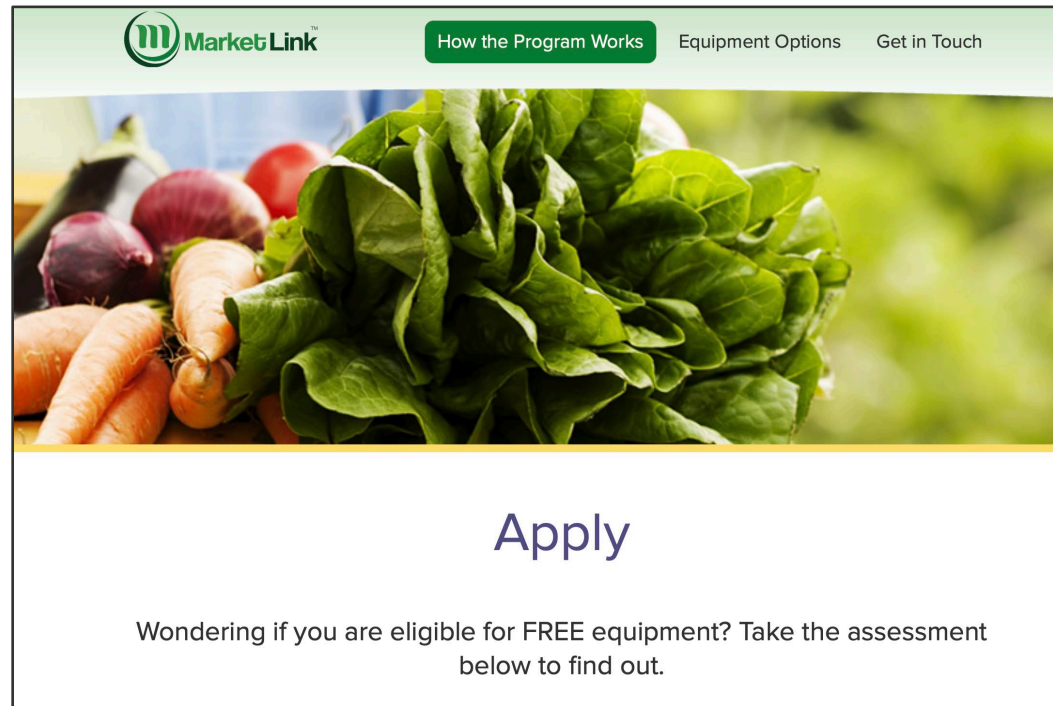


Data Available



How To Get Started

www.marketlink.org/apply



The screenshot shows the MarketLink website's 'Apply' page. At the top, there is a navigation bar with the MarketLink logo on the left and three links: 'How the Program Works', 'Equipment Options', and 'Get in Touch'. Below the navigation bar is a large image of fresh vegetables, including a bunch of green leafy lettuce, several orange carrots, and some red onions. Underneath the image, the word 'Apply' is written in a large, dark blue font. At the bottom of the page, there is a paragraph of text: 'Wondering if you are eligible for FREE equipment? Take the assessment below to find out.'





For Farmers & Markets: Things To Remember

- You must have an active email account that you check regularly.
- You must have a bank account for the electronic transactions.
- You will be required to submit copies of documentation to USDA.
 - Social Security Number (SSN) is required by USDA.
- Collect all of your business information to have ready to complete the necessary forms.

After the Grant: Fees Summary

What You Get with the Grant:

- Free Bluetooth SNAP/EBT card reader (yours to keep)
- One-year free use of the TotilPay Go point-of-sale App for processing payments
- No per-transaction processing fees for SNAP/EBT
- Printer waiver - no printer/printed receipts required for SNAP/EBT sales (email or text available)
- OPTIONAL if you decide to add credit/debit, the rates are:
 - Square: \$0.15 per transaction + 1.79% of the sale
 - WorldPay: \$0.08 per transaction + 2.6% of the sale

When the Grant Ends:

- The cost of the TotilPay Go point-of-sale App license is \$191.40/year or \$19.95/month
- Any optional credit/debit service fees (see above)
- MarketLink customers will continue to enjoy:
 - No per-transaction processing fees for SNAP/EBT
 - The use of the Bluetooth SNAP/EBT card reader
 - The printer waiver





Purchase Program

- If don't qualify for this free equipment program, there are other options for you to consider.
- Depending on your needs, you can still qualify for the nationally negotiated rates and obtain the equipment that is right for you.
- We can also help you determine which equipment and processing package best fits your needs.

Future Developments

- Adding ALL tender types to the app (eWIC, eFMNP, loyalty, eIncentives)
- Development of eFMNP in conjunction with state agencies
- Opportunities for gift cards and loyalty programs
- Expansion of companion apps & services:
 - TotilPay Register
 - Customer app to find markets / farmers
 - Online SNAP



eWIC + eIncentives



- eWIC available in some states ***now***
- Loyalty feature in TotilPayGo can be utilized ***now*** for electronic incentive programs
 - SNAP-only based
 - Program coordinator must have equipment (for signup)***and*** each vendor must have own equipment (for acceptance)
 - **NAFMNP + NDG working on guidelines & more information on setup**

NAFMNP Mission

Cultivating opportunities for consumers to buy fresh produce from local growers.

MarketLink is a long-term vision of sustainability for farmers and markets through a broader customer base, increased sales, and profitability.



Connect With Us

FACEBOOK:

- [@nafmnp](https://www.facebook.com/nafmnp)
- [@mymarketlink](https://www.facebook.com/mymarketlink)

TWITTER:

- @nafmnp

INSTAGRAM:

- @mymarketlink

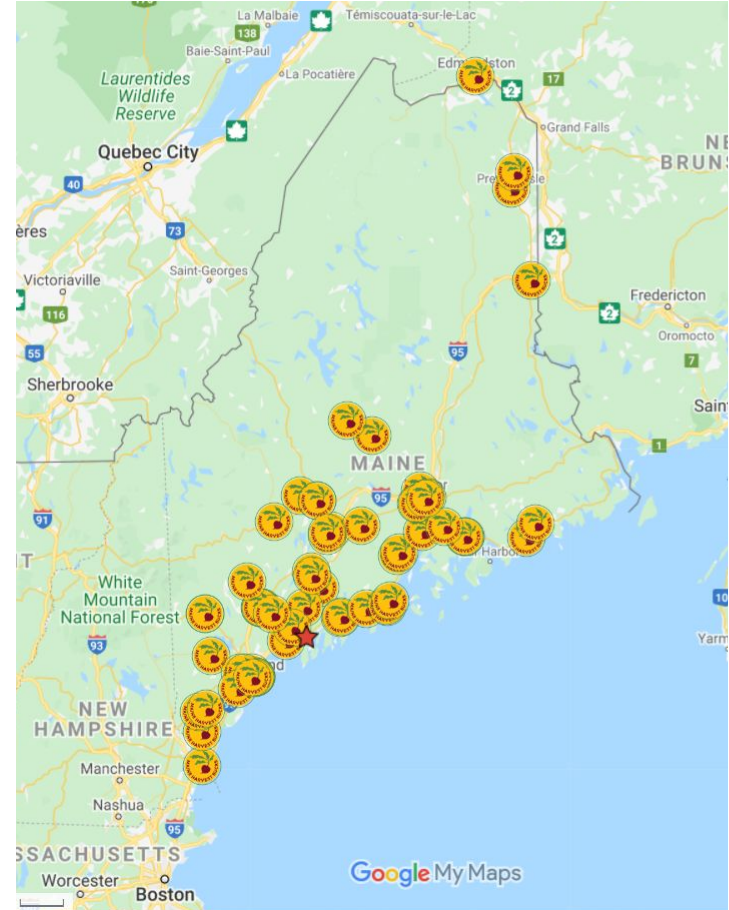
Questions?

- Contact the team at:
 - Book a time to talk: <https://marketlink.youcanbook.me>
 - Frequently Asked Questions: <https://marketlink.org/resources/faqs>
 - General email: info@marketlink.org
 - Amy Crone, Project Manager:
 - amy.crone@marketlink.org
 - Whitney Butler, Regional Representative:
 - whitney.butler@marketlink.org
 - Carla Rosin, Regional Representative:
 - carla.rosin@marketlink.org

www.marketlink.org



Maine Harvest Bucks





Maine Harvest Bucks

- 33 farmers' markets across Maine (also at farm stands, CSA's, mobile markets)
- 1:1 SNAP Match, on any SNAP purchase at market
- No cap!
- 2015 USDA FINI Grant (though individual programs prior)
- Also a retail (sister) brand - Farm Fresh Rewards



MHB Year to Year Comparison

Year	# of Market Days	Total SNAP sales	Total MHB
2018	885	\$110,155.90	\$100,711
2019	1035	\$136,607.13	\$128,556
2020	1242	\$226,364.28	\$170,202

66% SNAP Sales growth in 2020, 33% MHB sales growth

Growth in SNAP & MHB sales for all markets in 2020

Increased spending per transaction: \$36/transaction in 2020; \$21 in 2019



Successes

- Common model among all markets
- Brand identity (our Governor name-dropped us when she was a candidate!)
- Strong program growth*
- Time - administration gets easier as markets get acquainted with program
- Strategic partners at many market sites
- Partnership w/ SNAP-Ed & ME DHHS

*See challenges



Postcard mailer - most effective outreach*

<p>Fresh, delicious produce is affordable.</p>  <p>Add fruits and veggies to every meal!</p>	<p>Everyone can shop here.</p> <p>Outlet Name Location Hours of operation Accepts: [list payment options]</p> <p>Outlet Name Location Hours of operation Accepts: [list payment options]</p> <p>Outlet Name Location Hours of operation Accepts: [list payment options]</p>	<p>1 Bring this postcard to the markets listed on the front.</p> <p>2 Give the card to the information booth at the farmers' market or cashier at the store.</p> <p>3 <i>The first 20 people get a \$10 gift certificate to that location.</i></p> <p>These locations double SNAP/EBT dollars (food stamps). Learn more at maineharvestbucks.org and farmfreshrewards.org OR Call (207) 370-1524 for farmers' markets and (207) 338-6575 for stores.</p>	<p><i>This postcard is redeemable once at each location.</i></p> <p>Staff initials here:</p> <p><input type="checkbox"/> Outlet Name</p> <p><input type="checkbox"/> Outlet Name</p> <p><input type="checkbox"/> Outlet Name</p>
<p>Find recipes and free nutrition and cooking classes near you at mainesnap-ed.org.</p> <p><small>This institution is an equal opportunity provider. Maine SNAP-Ed is funded by the USDA's Supplemental Nutrition Assistance Program, or SNAP, which is administered by the Maine Department of Health and Human Services (DHHS) and implemented statewide by the University of New England (UNE) through contracts with local community organizations. Maine SNAP-Ed educates low-income families on low cost, healthy eating and active lifestyles. Contact mainesnaped@une.edu or 207-221-4560 for more information.</small></p> <div></div>			

*but it costs money!!!

Postcard mailer - How it works...

Partnership w/ ME DHHS and ME SNAP-Ed

- DHHS = critical for mailing addresses
- ME SNAP-Ed critical as ambassador, outreach and education partner
- Shared cost among 2 other partners

→ ***10,000+ postcards mailed in 2020***

→ ***0.25c per postcard to print***

→ ***0.24c per postcard to mail***

New shoppers w/ postcard, as percentage of 2019's total new shopper count

Bridgton FM	18%
Ellsworth FM	53%
Damariscotta FM	33%
Rockland FM	10%
Sanford FM	56%
Waterboro FM	
Pumpkin Vine FM	117%
Union FM	17%
Houlton FM	39%
Farmington FM	153%
Kittery FM	18%
Dover Cove FM	300%

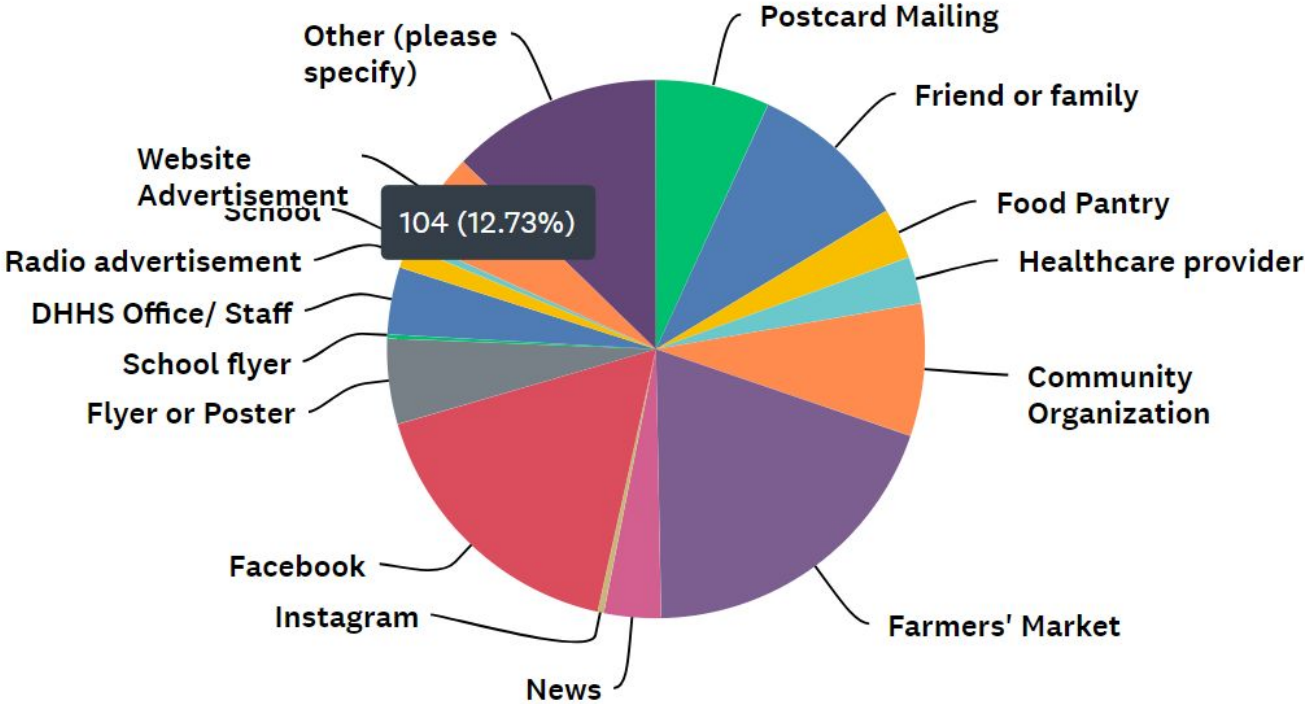
Other Outreach Success

- FedCap, WIC, Senior FarmShare - direct outreach
- Frequent shopper cards
- Just takes a few SNAP shoppers...
- Headstart, school flyers
- General Assistance offices



How did you hear about the program?

Answered: 817 Skipped: 3

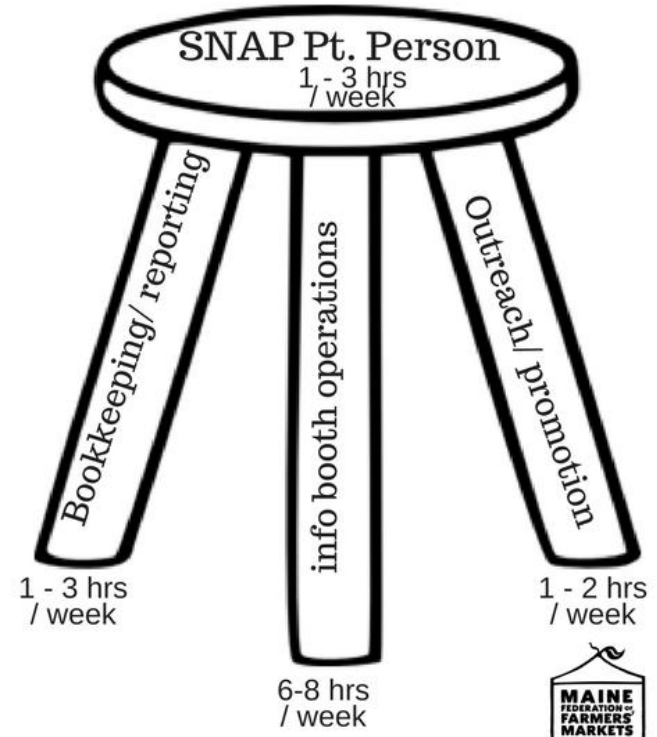


Challenges

- Affordable, sustainable EBT processing equipment
- Reporting/data collection
- Program expenses are growing, funding from USDA is not
- Attracting new customers - still scratching the surface...
- Market personnel turnover
- Fundraising

SNAP Program Structure at Farmers' Markets

Estimated time on task for each critical responsibility for a medium-sized market



YOU
SNAP.
WE
MATCH.



Buy 1

Get 2

**It's the healthy way
to stretch your SNAP.**



Granite State
**Market
Match**



**Supplemental
Nutrition
Assistance
Program**

Putting Healthy Food
Within Reach

Buy
SNAP/EBT &
Debit
Tokens
Here



Seacoast
Eat Local

www.seasteatlocal.org



Granite State
Market
Match



Maximizing Food-Assistance Benefits at Farmers Markets

Goal: Help recipients of food-assistance benefits better understand their benefits and how to use them at a farmers market to make them go as far as possible to purchase more fresh, local, nutrient-dense food to meet the nutritional needs of themselves and their families.





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