Harvest New England
Farmers Market Managers Seminar
February 22 & 23, 2021

Hosted by the Harvest New England Association with Support From:

Farm Credit Northeast AgEnhancement
Cabot
Wafler Nursery
DeMeritt Hill Farm
Frazer Insurance Agency
Good Egg Marketing
MarketLink
Market Managers Seminar Planning Committee

Jimmy Cesario-DeBiasi, Maine Federation of Farmers’ Markets; Andrew Graham, NOFA-VT/VT Farmers Market Association; Dawn Kirlin, Francestown 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

Hosted by the Harvest New England Association with Support From:
Working Towards More Inclusive Farmers Markets

Tuesday 1:15 pm – 2:45 pm

Hosted by the Harvest New England Association with Support From:
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.
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 16/MPP/M00002. 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.

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

Download
More Inclusive Farmers' Markets

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?)
Thank you!
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:

Farm Credit
Northeast AgEnhancement

Cabot
Farm Credit East

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

<table>
<thead>
<tr>
<th>1.6 Million</th>
<th>$217 Million</th>
<th>$209</th>
</tr>
</thead>
<tbody>
<tr>
<td>SNAP Clients in New England</td>
<td>Regular Ongoing SNAP Issuances per month in New England</td>
<td>Average monthly allotment per household in New England</td>
</tr>
</tbody>
</table>
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*).
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

Eligible for FREE equipment

Not eligible-need service

- 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 fazed out and the new app is called TotilPay Go.
• Square is now an option for credit/debit processing.
• 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*

<table>
<thead>
<tr>
<th>SNAP / EBT via TotilPay</th>
<th>World Pay* Credit &amp; Debit</th>
<th>Square* Credit &amp; Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$0 per transaction</strong></td>
<td><strong>$0.15 per transaction + 1.79% of the sale</strong></td>
<td><strong>$0.10 per transaction + 2.6% of the sale</strong></td>
</tr>
<tr>
<td></td>
<td>(+ $199 annual WorldPay account maintenance fees)</td>
<td></td>
</tr>
</tbody>
</table>

*Rates as of April 2020*
Data Available
How To Get Started

www.marketlink.org/apply

Apply

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 TotilPayGo 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 TotilPayGo 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:
• https://www.facebook.com/nafmnp (@nafmnp)
• https://www.facebook.com/mymarketlink (@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

- 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

<table>
<thead>
<tr>
<th>Year</th>
<th># of Market Days</th>
<th>Total SNAP sales</th>
<th>Total MHB</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>885</td>
<td>$110,155.90</td>
<td>$100,711</td>
</tr>
<tr>
<td>2019</td>
<td>1035</td>
<td>$136,607.13</td>
<td>$128,556</td>
</tr>
<tr>
<td>2020</td>
<td>1242</td>
<td>$226,364.28</td>
<td>$170,202</td>
</tr>
</tbody>
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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*

*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:

<table>
<thead>
<tr>
<th>FM</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Bridgton FM</td>
<td>18%</td>
</tr>
<tr>
<td>Ellsworth FM</td>
<td>53%</td>
</tr>
<tr>
<td>Damariscotta FM</td>
<td>33%</td>
</tr>
<tr>
<td>Rockland FM</td>
<td>10%</td>
</tr>
<tr>
<td>Sanford FM</td>
<td>56%</td>
</tr>
<tr>
<td>Waterboro FM</td>
<td>117%</td>
</tr>
<tr>
<td>Pumpkin Vine FM</td>
<td>17%</td>
</tr>
<tr>
<td>Union FM</td>
<td>39%</td>
</tr>
<tr>
<td>Houlton FM</td>
<td>153%</td>
</tr>
<tr>
<td>Farmington FM</td>
<td>18%</td>
</tr>
<tr>
<td>Kittery FM</td>
<td>300%</td>
</tr>
<tr>
<td>Dover Cove FM</td>
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</tbody>
</table>
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
YOU SNAP. WE MATCH.

Buy 1 = Get 2

It’s the healthy way to stretch your SNAP.

Granite State Market Match
Seacoast Eat Local
SNAP: Supplemental Nutrition Assistance Program
Putting Healthy Food Within Reach
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.
Thank you!

Hosted by the Harvest New England Association with Support From: