

FARMERS MARKET



Whether you're launching a new market or stepping into manage an existing one, there are certain plans to be made to **keep your market running smoothly.**

Selecting

MARKET HOURS

CHOOSING DATES & TIMES FOR YOUR MARKET

4 TIPS FOR SELECTING HOURS

1. CHECK NEARBY

MARKET HOURS

Look into other area farmers markets' days and times. If you want to attract the same vendors, you may not want to hold your market at the same time.

2. OVERLAPPING IS OKAY

If there's another event in the community, overlapping with it is okay—even encouraged. When scheduling your market, don't think of it as an isolated event. If there's another event happening nearby before, after, or during the market, both can benefit from shared traffic and cross-promotion.

3. THE MORE YOU ADVERTISE,

THE BETTER

State the hours of your market clearly & frequently on marketing materials (signage, social media, etc.).

4. BE CONSISTENT

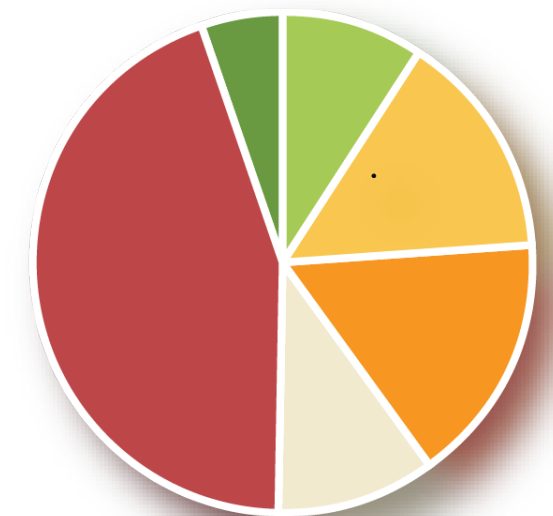
YEAR TO YEAR

When you decide on your market hours, it's strongly recommended to keep the day and time consistent in future years to avoid confusion for customers.

WHEN ARE MARKETS IN NEBRASKA?

There are several factors to consider when setting hours. Think about the hours of other markets, nearby businesses, community events, and even the sunset times of changing seasons.

Days for Farmers Markets in Nebraska*



*out of 104 markets
**some markets have multiple days

MOST POPULAR:

SATURDAYS**

LEAST POPULAR:

MONDAYS

WINNING WEEKDAYS:

WEDNESDAYS & THURSDAYS

FINE STRUCTURE

HOW A SMART FEE STRUCTURE PAYS OFF

Vendor fees are the primary source of income for covering the operational costs of a farmers market—from paying market staff to helping with marketing costs to hiring entertainment. Part of your responsibility as market manager is to collect the membership fees and enforce any other policies/fees/fines that were established as part of the market rules.

FEES & FINES ARE NOT ONE-SIZE-FITS-ALL

Just as rules and structure vary from market to market, so do fees and fines. One manager might need to offer large and small stalls to make the layout possible in their location—charging fees accordingly. Another may only be able to work with stalls all of the same size, not needing to charge less or more based on space. A large market may charge higher fees to cover additional costs, such as marketing or staff. A very small, volunteer-run market may charge a few

dollars or nothing at all. Before opting out of fees, consider what even a few dollars per vendor could help you afford.

VENDORS VARY

If the goal/mission of the market is to have more produce and less prepared food, the market manager has the right to charge food producers lower rates and charge higher rates to vendors of crafts and prepared foods.

DON'T RAISE RATES MID-YEAR

Changing rates in the middle of a market season is likely to cause vendor confusion and complaints. If fees need to be raised or implemented, do so in the off-season and communicate it to vendors clearly, frequently, and well ahead of time.



Market Fee Examples



STALL FEE

All stalls are the same size and vendors pay the same amount.



EARLY ENTRY FEE

Vendors who pay this are allowed to start setting up earlier at the market.



LARGE/SMALL STALL FEE

Some markets are laid out with smaller or larger sized stalls to fit spaces. Vendors pay more or less depending on size.



MAILING FEE

Paid by vendors who do not wish to receive email or do not have email. This covers the cost of mailed communication.



RESERVED STALL FEE

Vendors who pay the reserved stall fee may be in the same location at the market all year.



NO SHOW FINE

Enforced if a vendor fails to show up to a market without informing the market manager.



DAILY LEASE

Vendors who arrive the day of the market looking to sell will be charged a one-day fee to vend. Often this one-day charge will be higher on a per-day basis than vendors who pay for a stall for the full season.



TRASH DISPOSAL FINE

Enforced if a vendor does not remove trash or does not clean up their stall after the market.



SHARED STALL FEE

Two or more vendors pay for a shared stall to sell their seasonal products together rather than each pay for their own stall.



LATE ARRIVAL FINE

Enforced if a market vendor arrives late to set up their stall.



VARIABLE STALL FEE

Different categories of vendors are charged different amounts based on consumer demand and pre-established market goals for product diversity.



RECKLESS DRIVING FINE

Enforced if a vendor leaves before the market is closed and customers are still at the market.

Which Fee Structure Is Right For You?

WHAT, WHEN, & HOW



FEE DETERMINED BY VENDOR-TYPE, PAID IN FULL PRIOR TO SEASON'S START

"We have three tiers of vendor fees—Farm Processor (grow and sell the product), Non-Farm Processor (make the food product, but don't grow it) and Crafter (people who make non-food items). The fees cover the entire season, and are usually paid in advance. We have had some vendors that don't know whether they are going to come to every market, so they just pay weekly and pay a bigger fee."

- Kelsie Jensen, Thursday Market at Fallbrook



FEES DETERMINED BY BOOTH SIZE, PAID IN FULL OR WEEK-TO-WEEK

"Our market fees are based on size of stall, and whether the vendor is signed on for the full season, or week-by-week. Our full season fees are cheaper per week than our weekly vendor fees - so it pays to commit to the whole season. We typically start collecting fees for full-season vendors in April or May, usually after our preseason meeting."

- Michael Sothan, Beatrice Farmers' Market



FLAT-RATE FEE PAID WEEK-TO-WEEK

"At our market we ask that vendors pay when they attend the market, so every vendor is able to choose what weeks work for them to come to market. We keep it simple by asking for vendor fees in cash. The market fees cover advertising - usually in the local paper, or flyers and signage around town."

- Sue DuBois, Wahoo Farmers' Market

WHAT WILL YOU CHARGE?

Decide on your market's vendor fees as well as potential add-ons and fines. Depending on the structure of your market, this may be up to you or it may be a decision made by the board or operating entity.

WHEN WILL YOU COLLECT?

If you're managing a large market, it will save you time and effort to collect dues for the entire season before the first market is held. If you're managing a small market, there's value in collecting fees in-person bi-weekly or weekly.

HOW WILL YOU TAKE PAYMENT?

Cash? Check? Can vendors pay with their debit/credit card in-person or online? Can vendors mail their payment or bring it to a physical office location? Will you go around and collect it yourself?



RECRUITMENT

GET THE RIGHT MIX FOR YOUR MARKET

VENDOR RECRUITMENT

Vendor recruitment is an important responsibility for market managers because the variety of vendors can make or break a market. Some markets will develop a rough equation for how many different types of vendors they want to have. For example, to encourage customers to do most of their grocery shopping at the market, a market manager may aim to have over half of the vendors be produce vendors. Here are a few examples of vendor breakdown by type of product:

- Produce
- Meat
- Dairy
- Prepared food
- Crafts/Jewelry
- Other food products

Once you have your desired vendors identified, you can then be specific with your efforts to recruit those vendors.

FIGURES FOR PROSPECTIVE VENDORS

To be prepared when trying to convince a prospective vendor to sell at your market, create a simple handout with statistics that hold sway, including:

- Average number of customers per market
- Location of the market (if possible, the distance from the market to their farm or place of business)
- Average number of total vendors and in each category (produce, meat, baked goods, etc.)
- How the market has grown (revenue, vendors, customers, etc.)



- Market achievements (Held a successful event?)
- Articles and press about the market or partnerships with community

TIMING CONTACT WITH VENDORS

Most farmers are planning their season in January and February, so that's generally the best time to contact them about vending at your market.

ADVERTISING VENDOR GAPS

Make sure you're promoting in different ways to reach different vendors. Create a flyer that can be posted around town and on social media. Reach out to your local Extension offices, public library, coffee shops, or other high-traffic areas in the community. Have conversations with local partners, current vendors, customers, and other market managers in the area to gain insights on potential new vendors or types of vendors that could fit into your market mix.

ADVICE FROM MARKET MANAGERS

MAKE USE OF NEW AND OLD WAYS TO RECRUIT

"We created a Facebook page for events happening in the community, including the farmers market. We use that page and other Facebook group to spread the word that we are looking for vendors and accepting applications. Our Chamber of Commerce has been helpful in the process. For example, we have paper copies of our vendor application at their office, so people can stop by and fill out an application on site."

- Sadie Wright, York Farmers Market

"We talk to current vendors and get recommendations from them; do they know anyone who grows or makes 'xyz' who might be interested? I make lots of calls to vendors at other regional markets, asking if they'd be interested in adding another market to their lineup."

- Doyle Morse, Holdrege Farmers Market

"We run ads in the local newspapers, usually one per month to recruit and do outreach. Besides that, I have a whole list of people to call, mostly names that came from vendors or people I know in the community."

- Judy Wohl, Crete Farmers Market



MAKE IT EASY

"We try to make it easy - we have our market information and registration on the website, and also hand out paper registration forms. Vendors also help us distribute market information and registration - to people they know and to other markets they attend."

- Justise Rhoades, Aurora Farmers Market

Let's Get Down to

BUSINESS (STRUCTURE)

FINDING THE RIGHT FIT

Most farmers markets will fit into one of the following business structures: sole proprietorship, partnership, limited liability company (LLC), non-profit, for-profit corporation, or cooperative. If you're starting a farmers market from scratch, there's a lot to consider when choosing a business structure. First, decide whether your farmers market should or needs to be its own independent entity. It's possible the market

may fit within an existing organization. Next, contact the Nebraska Business Development Center (NBDC), your nearest Small Business Development Center (SBDC) or the Rural Enterprise Assistance Project (REAP) for expert advice. In the meantime, use our chart to get an idea of what business structure may fit your market.

Two Things to Consider When Choosing a Business Structure



1. DO YOU HAVE AN UMBRELLA?

Some farmers markets in Nebraska are a part of an already established business, government entity, or non-profit organization. If there's an existing local entity that would oversee your farmers market, this could be a great option. Being housed under such an "umbrella" gives you access to more resources—such as assistance with financials, marketing and fundraising, but you'll also be relinquishing some control to varying degrees.



2. DO YOU HAVE ACCESS TO A SBDC?

Scott Swenson, a SBDC Regional Director, says "The SBDC is a free and confidential service that can help market managers understand and navigate the business formation process and the steps to getting set up properly. This includes the various business structures they may considering and the resources for helping with business planning, marketing strategy, financial projections, and identifying any resources that apply to helping get the market launched successfully."

What's the Best Business Fit for My Market?

To learn more about these types of business structures and how they may suit your farmers market, the Center for Agriculture & Food Systems Farmers Market Legal Toolkit is a great resource: farmersmarketlegaltoolkit.org

WHICH STRUCTURE IS RIGHT FOR ME?	SOLE PROPRIETORSHIP	PARTNERSHIP	LLC	NON PROFIT	S & C CORPS
Are you okay being personally liable for business debts?	X	X	X	X	
Do you want to protect members and shareholders from personal liability?					X
Do you plan to split profit among owners?			X		X
Do you plan to report profit or loss on your personal tax return?		X	X		
Do you want to have an unlimited number of owners?		X	X		X
Do you want to have partners?			X		X
Do you want to own the company yourself?	X				X
Do you want to create the company simply and inexpensively with minimum requirements?	X	X	X		
Do you want to create an entity at a state level that protects the company name?			X		X
Do you want the business duration to be perpetual?			X		X
Are you willing to write articles of incorporation and bylaws, file various documents for state and federal regulations, get an EIN with the IRS and set up a bank account?		X		X	X
Do you want few reporting responsibilities?	X	X	X		
Do not want to hold annual meetings?	X	X	X		



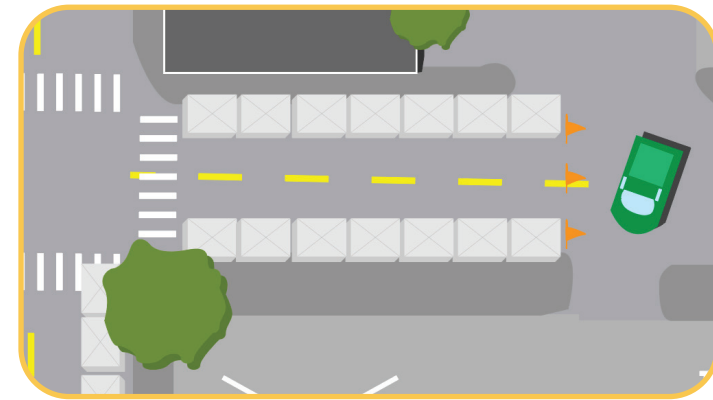
YOUR MARKET

WITH VENDORS AND CUSTOMERS IN MIND

Creating an effective layout of the market is very important for proper space allocation for vendors, as well as ease and comfort of customers shopping the market.

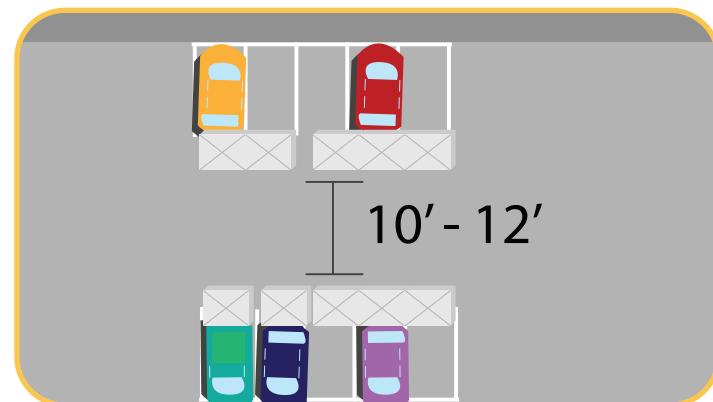
AVOID "DEAD ENDS"

"Dead end" aisles can be seen as inconvenient. To overcome this, many markets use a circular traffic pattern instead.



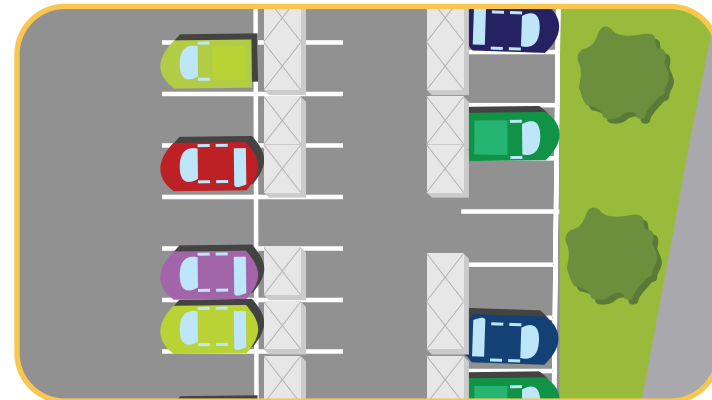
GIVE CUSTOMERS SPACE

The center aisle between rows of vendors should be at least 10' to 12' wide to give customers plenty of room to shop at stands on either side of the aisle and allow for 4' down the center for others to walk comfortably through.



VENDOR PARKING

Will you allow vendors to park their vehicles in stalls or will it be a drop-off market? Either way, vendors will need to get their products to their stall.



PUT STALLS SIDE-BY-SIDE

Shoppers may take advantage of gaps between stalls and use those spaces as entry and exit points at the market. To avoid this, consider contiguous stalls.



Parking Lot Example

Population: 5,000

Market location: Church-owned parking lot off of a main street

Description: The market has been in operation for twenty years—four of those taking place in a church-owned parking lot. The church lot is located on the main drag going into downtown, and offers convenient, free parking for customers.



Customer parking is available in several lots across the street from the market location.

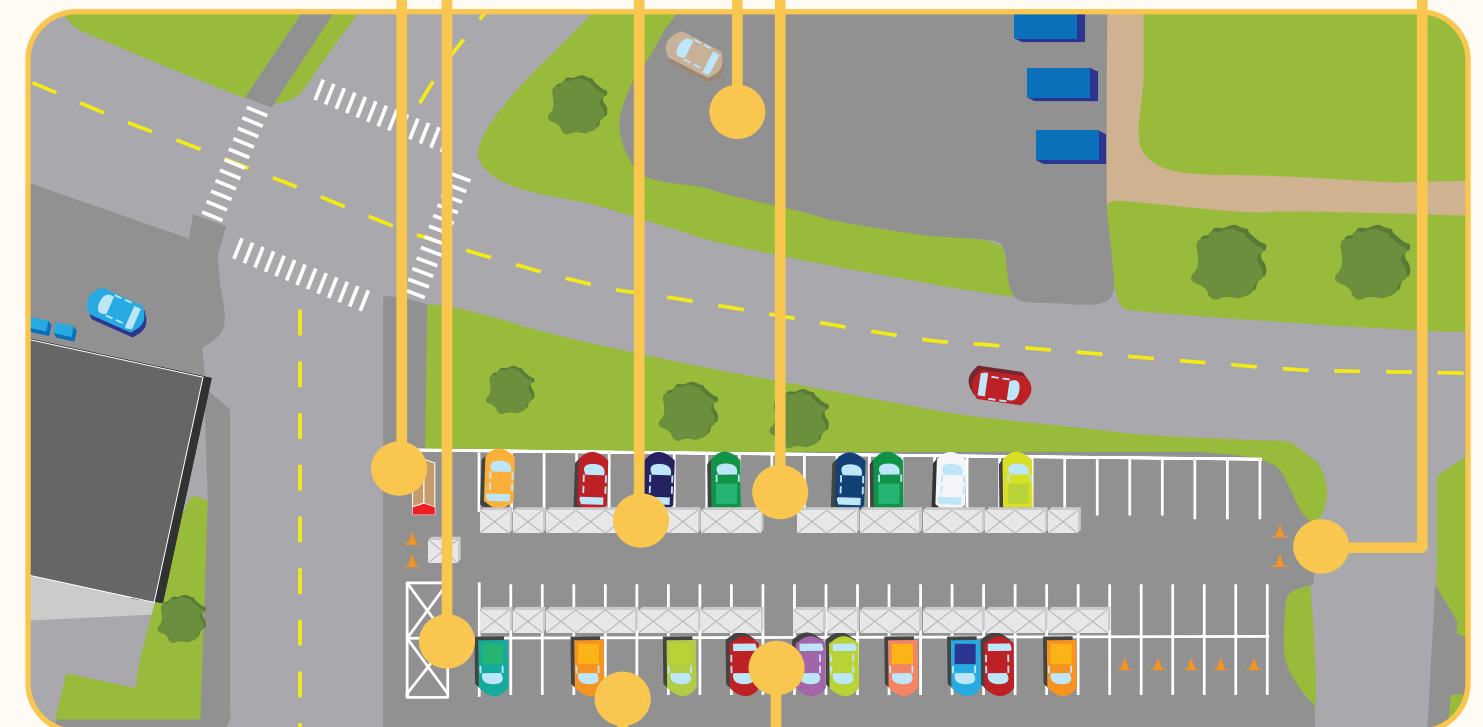
Vendor stalls are placed close together. Each stall has been given an ID # to allow for easy identification for vendors when setting up.

A safely accessible temporary parking area is defined for customers utilizing curbside pickup.

The info booth is an easy-to-find canopy tent.

An entrance is created in the middle of the market on the top side to allow customers an easy access point from the above parking lot—and to allow for an escape route in the case of an emergency.

A portion of the parking lot is blocked off for each market. Traffic cones prevent people parking in the lot before the market opens and from driving into the market portion of the lot when it is open.



Vendors are allowed to park behind their stall so they can utilize their vehicles for extra storage, change, and other conveniences.

The vendor stalls in the lower row are placed further into each parking spot with the back tent poles on the center line. This gives extra space to the open aisle running down the center of the market, allowing for easy foot traffic.

Around a Park Example



Population: 800

Market location: City-owned downtown park/town square

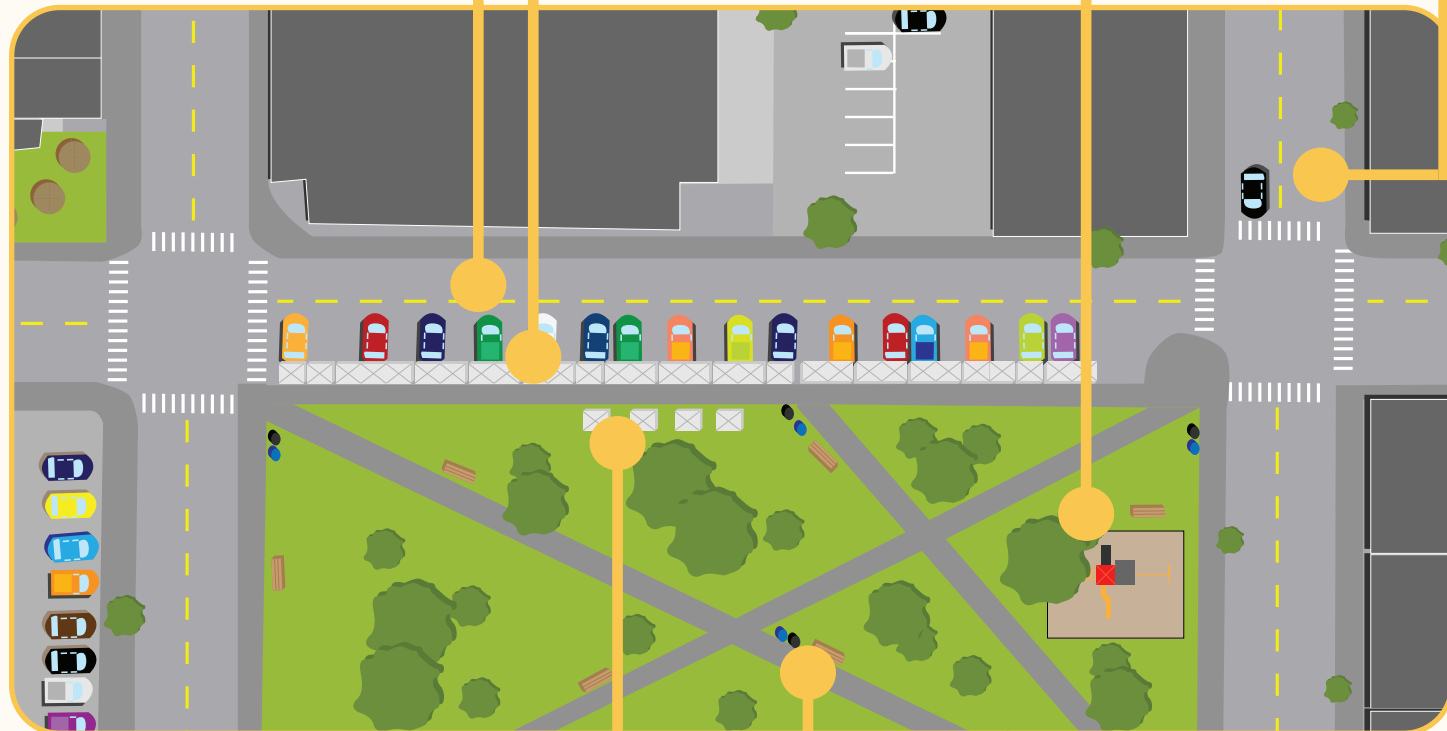
Description: The park is large enough for multiple activities to occur simultaneously and offers additional amenities to attendees--like a playground, benches, and trash/recycling.

Vendors are allowed to park behind their booths, making it convenient to store additional product or personal supplies with easy reach.

No streets are closed during market hours, which allows for the normal flow of traffic.

Stalls are placed side-by-side and close together to prevent customers coming in from between the vendors' parked vehicles.

There is green space for families to picnic and kids to play.



Additional booths are placed in the park adjacent to the street parking vendors. These are for the information booth, non-profit space, and vendors with easy-to-move product.

There are benches and trash/recycling cans throughout the park.

Downtown Streets Example



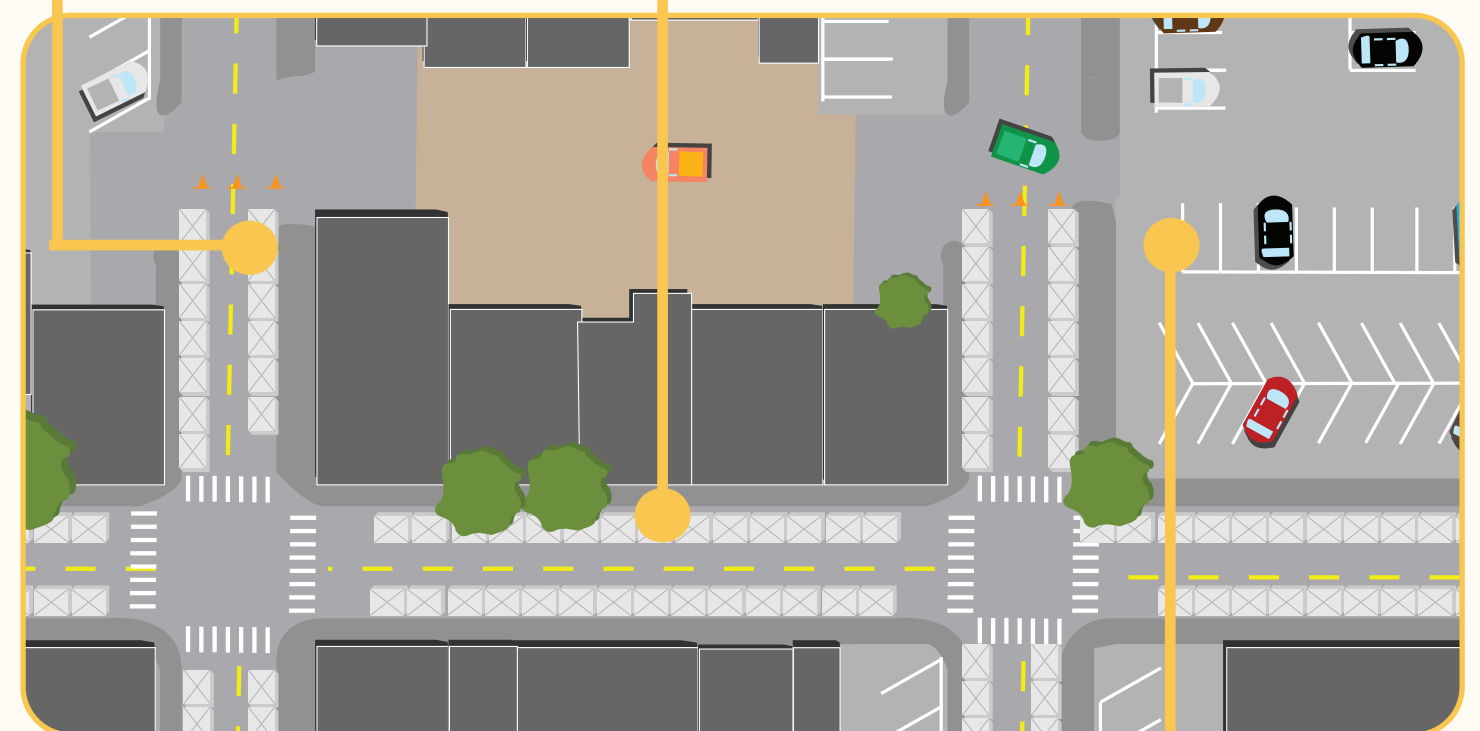
Population: 10,000

Market location: Downtown streets

Description: The market is located on two streets and spans two blocks downtown. Nearby businesses have appreciated the market in this location, seeing a bump in business when the market is open.

Vendor booths are kept tight together, one right after the other. It not only makes the market appear full, but also eliminates open spaces that allow customers to slip in and out of the market other than at designated entrances.

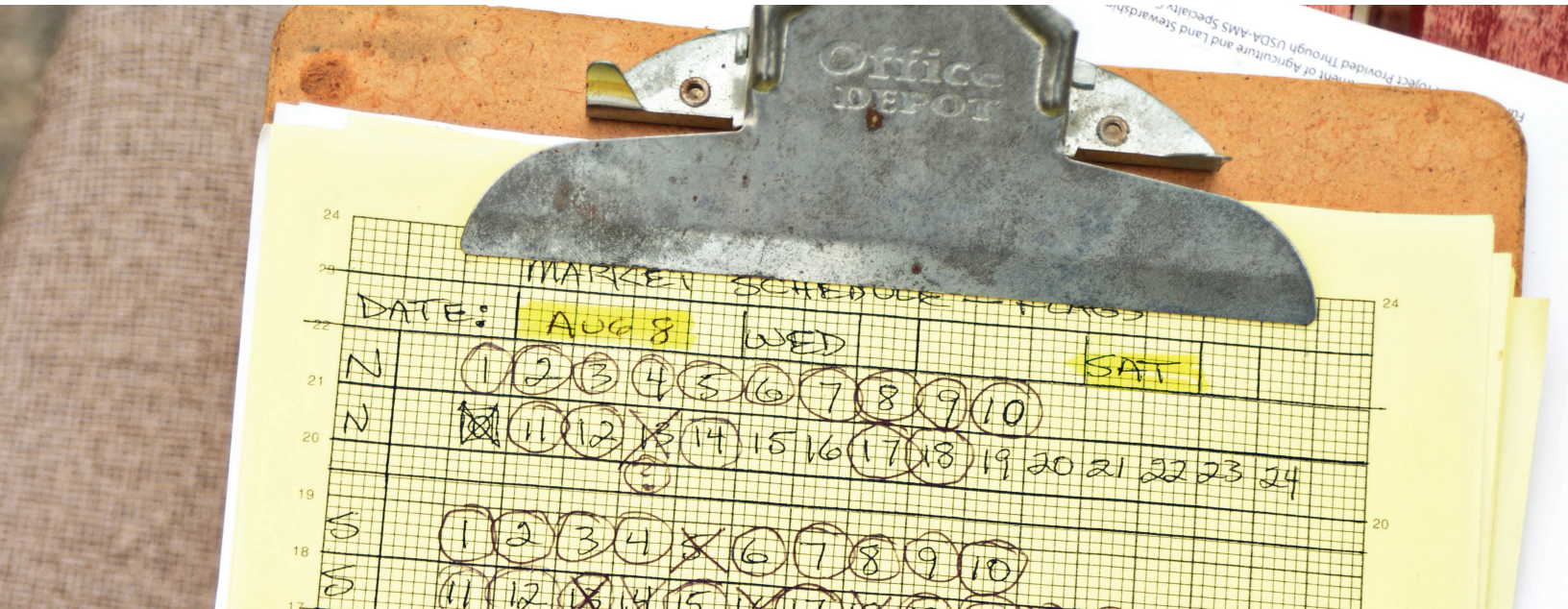
Traffic cones are used to close the streets to vehicle traffic during the market.



Customers can park in nearby downtown lots.

ADMINISTRATION

RECORDS, REPORTS, & COMMUNICATION



RECORDS

Organized and consistently maintained records have several benefits:

Accuracy: Rather than relying on your own memory—or the memories of vendors and staff—good records will help you accurately recall agreements, obligations, and other important details.

Paper trail: If a legal issue arises and your market needs to prove its actions, records will provide a paper trail and needed evidence—especially regarding contracts, insurance, leases, and rules/regulations.

Transitions: Volunteers and part-time staff may come and go each season. Board members may rotate every couple years. Records will help bring people up to speed on the market's past activities.

Decision-making: Records can help you and the market board make more strategic decisions. For example, past visitor counts can inform special event scheduling.

WHICH RECORDS TO KEEP

Important legal documents: Incorporation documents, insurance policies, lease/rental agreement, SNAP authorization paperwork, copies of annual tax returns

Market operation documents: Rules and regulations, weather/emergency policies, safety procedures, sponsor/partner agreements, volunteer contact info

Marketing and communication: Marketing contacts, login credentials for social media/e-newsletter service, email, marketing calendar/plan, past press releases

Vendor records and information: Contact information, applications, signed contracts

Past market data: Special event details, attendance, expenses, press coverage, dated day-of records, attendance counts, how many vendors attended, who vended, weather conditions, sales data, coupon redemption, rule violations/no-shows, survey feedback or complaints

Staff and board member records: Contact information, job descriptions, signed contracts/agreements

BEST PRACTICES FOR TRACKING PURPOSES

ORGANIZATION



If your market has an office and other staff need access to files, consider a filing cabinet or market binder(s) divided with folders and tabs.

SHARING & STORAGE



To store, backup, or easily share records, upload digital copies to Google Drive, Drop Box, or another cloud service.

RECORDS



Remember to type up and save any market day records you took on pen and paper—vendors, weather, sales data, coupon redemption, etc.

REPLICATE



If you pull something from your files to have at the market or take to a meeting, make a copy so you always have the originals in storage.

SECURITY



If you keep records with confidential information (such as SSNs for employment), store paper records securely and encrypt electronic records.

REPORTS

If your farmers market is a non-profit or operates under the umbrella of another entity (such as a chamber or city department), you might be asked to compile an annual report. Even if you're not obligated, creating one is good practice—and can benefit your market in marketing, fundraising, and grant-writing.

The Beatrice Farmers' Market prepares an annual report at the end of their market season. They share it with their vendors, their non-profit umbrella organization and others involved. It is a good way to gather information, reflect on the year as a whole, and track changes from year to year. Their report includes:

- Number of vendors at each weekly market
- Vendor fees
- Analytics from the web-demographic information of people who engage with Facebook posts and who visit the market's website
- Number of followers on social media and website visitors
- Yearly market budget and expenses
- Market and vendor layout with traffic flow
- Descriptions of any special events or programs at the market
- They've been tracking this information since 2014, and are able to show changes from year to year

Michael Sothan, Manager at the Beatrice Farmers Market explains, "We use that report to provide good end of the season information to our vendors and umbrella organization, and use it to pose questions for feedback and present some data to discuss. The conversations that come from the report's information will hopefully help us be stronger going forward."

You should also present your annual report to vendors/board members at the annual meeting to recap the year and compare to previous years. It's a great idea to share your annual report on social media, post it to your website, and send it to any partners, sponsors, and newsletter subscribers. It will also come in handy when reaching out to potential sponsors and applying for grants.

COMMUNICATION

As market manager, your communication responsibilities are twofold: internal and external. Internal being communication with your market vendors, volunteers, partners, and committee. External being communication with customers and the general public. Whether communicating internally or externally, it's important to use a variety of communication channels to reach your audience.

SOCIAL MEDIA

Social media—Facebook especially—can be a valuable tool for reaching out and responding to a large portion of your market audience.

Internal: Facebook Groups

Facebook groups are pages that enable a group of people to interact around a common theme. Groups can be public or private. Consider creating a private vendor group that you're part of so you can answer questions, gather feedback, and share important updates (weather, parking, rule reminders, changes, etc.). You may also want to create a private group for your board or committee.

Whether you're creating a group for your vendors or your board/committee, make sure that you're a member of a group and make yourself group administrator.

External: Facebook Page & Events

A Facebook page for your market can help with not only marketing and promotion, but also communicating important updates about parking, or weather, and

“ Take advantage of social media! We post photos of vendors and their booths every single week to our farmers market Facebook page, and about four other local Facebook groups and websites, like the local buy-sell-trade Facebook page. People saw our photos and came because of them!”

-Helen Gartner, Plattsmouth Community Market

The Hastings Downtown Farmers' Market posts multiple times a week. This post is a great example of how social media can be used to share important messages like special events or cancellations.

sharing news about upcoming events, new vendors, or what's for sale at the next market. A text post is easy to scroll past. Make it stand out by including an eye-catching image or graphic with text overlay. You can also create standalone or recurring Facebook events for the dates and times of your market.

Take advantage of social media! We post photos of vendors and their booths every single week to our farmers market Facebook page, and about four other local Facebook groups and websites, like the local buy-sell-trade Facebook page. People saw our photos and came because of them!

EMAIL

Collecting email addresses is an important and direct way for you to reach your vendors, committee members, and market attendees.

Internal: Email Lists

Compile separate email lists for vendors, volunteers, committee/board members, and community partners and sponsors.

This way, you can email a specific group all at once to make an announcement, share volunteer or vendor recruitment needs, or give a friendly reminder about upcoming meetings or changes.

External: E-Newsletter

Use an online e-newsletter service (such as Mail Chimp or Constant Contact) to design, write, and schedule weekly e-blasts to subscribers.

Each week, spotlight new and returning vendors, share market news and upcoming events, let customers know what will be for sale, what's in season at the

The Sunday Farmers Market in College View sends out a weekly email newsletter via Mailchimp. It provides essential information like vendors who will be there, what they might have, rule reminders, etc. and fun seasonal themes, like recipes, activities and special events.

Stay Market Fresh

next market, and give reminders about parking or market changes.

OTHER FORMS OF COMMUNICATION

While the Internet makes online communication convenient, don't discount "old fashioned" ways of getting the word out. Not everyone checks their email regularly. Not everyone is social media savvy. It's important to use several channels of communication, ranging from digital to personal.

Internal: Call, Text, or Talk Face-to-face

It's crucial for you to have the best phone number for contacting each of your vendors and board/committee members. If you need to make an important announcement about weather or a last-minute change, pick up the phone and make the calls yourself. For less-urgent information and reminders, a phone tree can help spread the word from vendor-to-vendor with each person responsible for calling another. You can also send text messages. Be sure to talk to your vendors as some may have communication preferences.

Especially when communicating a problem or change to the market (such as fees or rules), make sure you're reaching out to your vendors in-person. Certain topics may also need to be addressed in-person at meetings.

External: Printed Products

Posters, flyers, and brochures are still great ways to get market information in front of the public. Hang posters on community boards and speak with local businesses about putting out a stack of flyers or brochures.

External: Media Relations

Reach out to local TV and radio stations, magazines, and newspapers. When communicating something in advance (first market of the season or a special event), send out a press release. If it's a last-minute announcement (weather cancellation or sudden change in parking availability due to road construction), reach out directly.

External: Website

Post announcements and need-to-know information to the homepage and calendar section.

THE RULES

VENDOR & MARKET REGULATIONS

SETTING GUIDELINES

"Good management, including rules everyone follows, is key to a happy market" says Chris Gress, Manager of the Nebraska City Farmers' Market. Rules help your vendors and customers know what's expected and acceptable when it comes to participating in the market. Rules and regulations vary from market to market and may be dictated by the market manager (you), the market board or committee, or the entity operating the market (such as a Chamber of Commerce or Parks and Rec Department). Some rules may apply based on your location. For example, if your market takes place in a city park or parking lot, the city may require that the market follow certain rules. You may also need to follow county, state, or federal regulations.

If you're assuming management of an existing market, there may already be a set of rules in place. In most cases, it's best to wait until you have a year of experience before making changes to those existing rules—unless there's something unsafe or that needs urgent attention.

If you're helping to create a brand new market, launch your market with the rules already in place. Aim to have your rules and guidelines established 3-6 months before your market start date. While you may be recruiting vendors before the rules are set, be sure to communicate the rules early.



YOU DON'T HAVE TO START FROM SCRATCH

If you are starting a new market, or hoping to add written rules or policies to an already existing market, you can look to other markets for inspiration. Look to markets in your region - see if they have their rules or vendor policies available online. Better yet, call them up and have a conversation about market rules and policies. It's likely that your fellow market organizer will be happy to talk about their system and share a copy of their rules, policies, and vendor applications or agreements. From there you can make a few tweaks to align with your own community. Aim to have your rules and guidelines established 3-6 months before your market start date.

Emily Thompson, Market Manager for the Fall City Farmers Market says, "If you are starting out, have rules from the get-go. When we started we didn't have a strict start time or structure, so it was hard to enforce anything. I started handing out the rules at the beginning of the season to make it easier to enforce them, and keep things consistent."



SLOW AND STEADY

If you're assuming management of an existing market, there may already be a set of rules in place. In most cases, it's best to wait until you have a year of experience before making changes to those existing rules—unless there's something unsafe or that needs urgent attention.

In this case, Chris Gress of the Nebraska City Farmers Market agrees. He says, "You can't just go in and change everything right away. Work with what's been done, try to improve it, but change things slowly and not try to irritate everybody. Get input, and try to make the best decision possible."

Rules Examples

HERE ARE COMMON MARKET GUIDELINES:

Some rules and regulations are more standard, such as requiring vendors to have all necessary permits and proof of insurance. You may find that others do or do not apply to your farmers market. For example, an indoor-only market probably won't require vendors to use tent weights. Choose the guidelines that make the most sense for the size, location, and goals of your farmers market.

VENDOR PRODUCER POLICY



Many farmers markets require the vendor that sells at the market be the producer who grew, produced, crafted or processed the goods being sold at the market. To implement this policy, you must indicate it in your rules and regulations.



PETS

A pet policy is a common point of contention for vendors, managers, and attendees. If a market has such a policy and does not post "no pets allowed," the market is held responsible if an incident does occur and the rule was not enforced.

SHARED VENDOR BOOTH



A vendor may share their space with another vendor. Example: ABC Farm and XYZ go in on a market stall together. ABC Farm attends the market on Wednesday and XYZ Farm attends on Saturday.



TENT WEIGHTS

All tents must be weighted (XX lbs minimum), no drilling or staking is permitted into pavement.



PROOF OF INSURANCE

A typical amount of at least \$500,000 or \$1,000,000 in liability coverage is suggested.

CODE OF CONDUCT



Fraudulent, dishonest, and deceptive practices; inappropriate conduct and activities; and display or sale of obscene, illegal, or unsafe merchandise is prohibited, the determination of which is at the sole discretion of market staff.



SUBLEASING

For markets that require vendor insurance, A typical amount of at least \$500,000 - \$1,000,000 in liability coverage is suggested. See Chapter 4 for more details about insurance.

TRASH



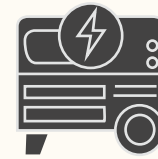
Vendors are responsible for removing all waste, rubbish, recyclables, or trash that they generate during the course of selling at the market.



DAMAGE OR LOSS OF PRODUCT

The market is not held responsible for damage or loss of use that the lease may incur because of acts of God, or any other cause not under the market's control.

GENERATORS



Vendors are permitted to use generators that do not exceed XX decibels when the market is in operation. Generators must be quiet and not emit offensive fumes.



NO SMOKING

No smoking or use of tobacco, smokeless tobacco, or e-cigarettes is permitted by attendees or vendors.



NO SPACE HEATERS

Space heaters (electric and propane) are prohibited at the farmers market.



DRUG & ALCOHOL POLICY

If a vendor(s) enter the market under the influence of drugs or alcohol, they will forfeit the stall for a minimum of one day, and a maximum of the remainder of the market season.



VENDOR EMPLOYEES

Family members or employees paid hourly, on commission, or by salary may sell a vendor's products at the market. Vendors are responsible for making sure all persons who work their booth are aware of the market rules and regulations.



PLASTIC BAG BAN

This ban will be for single use grocery bags with handles and similar plastic bags used at the end of a typical transaction. Vendors are not allowed to recycle and use these bags for distribution.



NO HAWKING

Prohibits the calling of attention to products in a loud, repetitive public manner and selling products in an aggressive manner.



COMPLIANCE

Vendors must comply with all city, county, and state ordinances/regulations and federal laws.



LICENSES & PERMITS

All permits necessary to sell must be on display at all times. It is the responsibility of the vendor to obtain and provide to the market manager copies of all licenses and permits required for the sale of the vendor's products at the market.



EXTENSION CORDS

Cords or anything in the walkway of market attendees must be taped when the cords cross walkways.

FOR YOUR MARKET

MONEY MAKES THE MARKET GO ROUND

KEEPING FINANCIAL RECORDS

Markets need to be keeping track of the most basic level incomes and expenses. Typically, income at a market will include vendor stall fees, donations, or sponsors. Expenses will vary depending on where your market is located (rent), what programs you run, events, marketing, and more. Tracking each can be done as simply as using a pen and paper or as complex as using a software program on a computer.

ACCOUNTING SOFTWARE

Accounting software comes in all varieties, prices, and functionality. With all the accounting software options available, it is best to research the options and find the one that best fits your budget, use, and skill or comfort level. The most commonly used software is Quickbooks, as it offers a wide range of functions to assist with commonly required tasks—all at a reasonable price. Depending on your scale, you may not need accounting software at the moment. You may be satisfied using a spreadsheet program such as Microsoft Excel (paid), or Google Sheets (free).

MANAGING A BANK ACCOUNT

If your farmers market is operating under the umbrella of another entity (such as a Chamber of Commerce or City Parks and Recreation Department), that entity may also act as the fiscal agent for your market. Your income and expenses would be routed through that entity's bank account, or one it has created for you.

Whatever business structure your farmers' market is, it's best to keep personal and business/farmers market bank accounts separate.



When opening a bank account, the bank will need:

- A copy of your LLC's articles of organization, certificate of formation, or an equivalent document, depending on the state in which you registered your LLC
- LLC's federal taxpayer identification number (EIN or Employer Identification Number)
- LLC operating agreement or some other document which sets out the authorized signee for your LLC

CENTRALIZED CREDIT CARD SYSTEM

A centralized credit card system is a shared credit card terminal that allows all market attendees to access market currency while at the market. The system is typically implemented with the plan to distribute food assistance program dollars at the market and allows all vendors to participate while not having to purchase and manage their own credit card terminal. Types of market currency are dependent on the programs the market participates in (e.g., SNAP) but always include some form of "market bucks" with wooden nickels being commonly used as market currency.

How to Create a Budget for Your Market

1. START WITH LAST YEAR'S NUMBERS

When creating your market budget for the upcoming year, it is recommended to look at last year's income and expenses to assist with planning the following year. If you do not have this data from previous years, the example Income Accounts and Expense Accounts tables to the left highlight the most common line items.

2. ADD PROJECTED EXPENSES

List the current year's projected costs related to staff wages, legal and professional services, supplies, rent, advertising and marketing, live music, special events, membership dues, insurance, other miscellaneous costs, and (potentially) SNAP. Miscellaneous costs may include: Utilities, Permits, Office Overhead, Portable Restrooms, Central Credit Card Terminal, Transaction Fees, Monthly Wi-Fi, etc. Remember to plan and save for future long-range projects, too.

Use the actual expense rates when possible, as this will keep your budget more accurate in the long term. Once you think you have a complete list of expenses, it's always good practice to plan on some contingencies (things you don't expect that cost money). Surprise costs usually come up—it's always nice to have money set aside for those.

3. ESTIMATE EXPECTED INCOME

Now that you know the cost to operate the market in the coming year, list the current year's expected income from stall fees, membership dues, donations, promotions, sponsorships, and (potentially) SNAP.

4. COMPARE THE NUMBERS

Take a look at expenses versus income. For a market to be sustainable in the long term, a market will need a positive balance (Income - Expenses). If your projected expenses are more than your expected income, you will need to either get creative with finding additional dollars or you will need to trim your budget. As a general rule, it is easier to find additional dollars for programs or events than for your general operating expenses (rent, fees, insurance, personnel).

EXAMPLE INCOME ACCOUNTS

INCOME ACCOUNTS	INCOME AMOUNT	PERCENTAGE OF INCOME
Vendor Booth Fees	\$7,000	52%
Sponsorship Fees	\$1,000	7%
Grants & Donations	\$5,000	37%
Other Income	\$500	4%
Total Income	\$13,500	100%

*If you accept SNAP another row would be included

EXAMPLE EXPENSE ACCOUNTS

EXPENSE ACCOUNTS	EXPENSE AMOUNT	PERCENTAGE OF EXPENSE
Employees or Contractors	\$3,600	38%
Legal & Professional Services	\$300	3%
Supplies	\$300	3%
Rent	\$1,000	10%
Advertising/Marketing	\$3,500	36%
Market Music & Events	\$500	5%
Membership Dues	\$20	<1%
Insurance	\$300	3%
Miscellaneous	\$100	1%
Total Expenses:	\$9,620	96%

*If you accept SNAP another row would be included

EMERGENCIES

PLANNING FOR THE SAFETY OF YOUR VENDORS



The safety of the farmers market vendors, market manager, and customers must be the highest priority of the market. Every market should include a Weather and Emergencies Policy in their rules and regulations and designate who makes the decision in the case of inclement weather or an emergency (typically the market manager). You also need a plan for how you'll notify both vendors and the general public.

As market manager, you may need to cancel or a close due to severe storms, extreme heat or cold, or an imminent weather emergency, like flooding. But in order to ensure the success of your farmers market, it's important to enforce a "rain or shine" policy--meaning the market will remain open in the rain and not close except for inclement weather.

RAIN OR SHINE

If the market gets a reputation for closing due to rain, customers will check the weather instead of making the market part of their routine. **Mark Wall, Producer on the Farmers Market Channel**, stresses the importance of keeping your market open rain or shine:

"Rain or predicted rain is no reason not to show up at the market. It is a decreasing spiral downward. If there are fewer farmers in the rain, then fewer customers. If there are fewer customers, then fewer farmers.

Here's my policy: If a vendor signs out of the market a week in advance—which is allowed, and for which there is a form and clipboard—then that absence is permitted. Otherwise, all vendors must show up on a rainy or predicted rainy day. If a vendor does not, that vendor pays \$1 for every vendor that DOES show up on that day. It is \$1 for each farmer or maker. It is paid to the market, and the market distributes it to the farmers who were present. Last time it was invoked it was \$86. If your market is smaller, make it \$2 per vendor.

This policy does three things: One, it rewards the farmers and makers who are keeping the market open. Two, it punishes those that are afraid of the rain. And three, it is a memorable penalty that everyone talks about.

Since the market isn't open all day, rain often comes when we are not open—earlier or later. Most importantly, **our sales are about 85% of normal on rainy days."**

Considering Your Weather & Emergency Policy



RAIN OR SHINE POLICY

The market is a rain or shine event and will not close for rain. This lets market attendees know that the market will be open unless severe weather is present.



SEVERE WEATHER

The market will be canceled in the event of severe weather: lightning visible or within a 10-mile radius; wind speeds over 40mph; and large hail, tornado, or flood warnings.



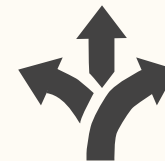
EXTREME HEAT

If the heat index is greater than 103 degrees Fahrenheit (putting vendors and attendees at risk of heat-related illness) the market will be canceled.



EXTREME COLD

The market will be canceled if a certain wind chill temperature is expected or in the event of inclement winter weather such as a blizzard or ice storm.



DECISION MAKING PROCESS

The market manager has the final authority to cancel a market and will take all necessary actions and precautions to ensure the regular and safe operation of the market.



COMMUNICATIONS PLAN

The market manager will notify vendors via email, text message, and/or phone call. Community members will be notified via e-blast, social media, and market website.



RAIN DATES

If you're planning a special event, program, or night/holiday market for your farmers market, consider a backup plan or rain date/location in the event of a weather-related cancellation.



CPR & FIRST AID

It's encouraged that market managers be CPR trained. Also, make sure staff, vendors, and volunteers know where to find first-aid kits and what to do in case of an emergency.



EMERGENCY READY

In case of a full-scale emergency or active shooter situation, all markets should have an emergency action plan and share it with vendors ahead of time.



AUDIBLE SYSTEM

An audible system can be used at larger markets to assist with the implementation of an Emergency Action Plan.