

MARKET SEASON

INSURANCE

IS YOUR FARMERS MARKET COVERED?

Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to protect against the risk of an unexpected loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier, or underwriter.

Here's an example: A shopper tripped over one of the bungee cords that ties down a vendor's tent and needed to get stitches. They sue the farmer for personal injury.

WHAT ARE THE MAIN TYPES OF INSURANCE?

Product liability: Covers claims related to the product that the farmer sells which typically includes fruits, vegetables, eggs, baked goods, etc.

General liability: Covers claims brought against the farmer that are not related to the product that the farmer sells.

Here's an example: A consumer buys a dozen eggs, and later claims that those eggs made them sick. They sue for food poisoning or personal injury.



Insurance, rule enforcement, conflict resolution, WIC, SNAP, DUFBI, market satisfaction, special events--**This section of the toolkit will cover these topics and much more.**



WHAT KIND OF INSURANCE DOES MY FARMERS MARKET NEED?

All farmers markets should hold a General Liability Insurance Policy. Many markets are required to have Liability Insurance and many property owners will require this of a farmers market if you do not own the property. Talk with an insurance agent about the amount of coverage you need for your market, which can vary from market to market depending on a number of factors.

If your position as manager is contracted employment, you will need to purchase your own Contractor Insurance Policy. It is illegal for the market to directly pay for this policy.

For added assurance, also have a "Hold Harmless" clause. A "Hold Harmless" clause is an agreement vendors sign agreeing that they will not hold the market liable for any loss, damages, liability, claims, suits, costs, or expenses they incur related to their involvement in the market. See an example of one at: <https://northeastiowarcld.org/wp-content/uploads/2019/12/4-Vendor-Insurance.pdf>



If your farmers market is a non-profit, you should also hold a Directors and Officers Policy (D&O). The D&O insurance policy protects a non-profit's board of directors in case of a lawsuit stemming from a decision that the board made relating to the market's operation.

Where Should I Look For Insurance?

1. Is your Farmers Market sponsored by another organization that holds its own insurance such as a 501(c)3 non-profit, business, or Chamber of Commerce? **Reach out to your partnering or sponsoring organization to see if the farmers market and its activities can be added to the existing insurance policy.** Usually this is the best first step and easiest way to access the insurance coverage that you need.
2. **Reach out to knowledgeable groups, organizations, or other farmers markets in your area or region.** Ask about their policies and providers. More information and contacts for farmers markets in Nebraska can be found on the Buy Fresh, Buy Local Nebraska website.
3. **Talk to your home or vehicle insurance provider,** and find out about their policies for insuring farmers markets.
4. **Find a national or state company that is familiar with farmers market insurance,** such as Nebraska Farm Bureau.
5. The Center for Agriculture and Food Systems has created a wonderful resource with in depth information about Farmers Market insurance and other topics. **Check out the Farmers Market Legal Toolkit section on insurance here:** <https://farmersmarketlegaltoolkit.org/risks/insurance/#undefined>

Communicating &

ENFORCING RULES

YOUR MARKET, YOUR RULES

As market manager, it's your responsibility to not only communicate, but also enforce the market's rules and regulations. There are many ways you can do this, and it's a good idea to do it in as many ways as possible—from writing the rules to putting them on display to discussing them in-person. Vendors, customers, volunteers, and market staff should all have easy access to rules that pertain to their role at the market and be held to those rules at all times.

Developing a set of rules for your market can take a considerable amount of time, so start early and seek input from vendors, customers, and other market managers where you can. Think of your rules as a living document, subject to change based on the needs of the market, your vendors, and customers.



COMMUNICATING THE RULES

Signed contracts/agreements: Give each vendor a copy of the clearly-stated rules and regulations. Have vendors sign an agreement stating that they read, understand, and accept the rules. Any vendor who is unwilling to sign and agree to the rules should not be allowed to sell at your market. Additionally, anyone who is a non-vendor is not allowed to sell at the market. If your market does not allow vendors who did not raise, grow, or make their items, that should be noted (i.e., vendors who purchase produce at the grocery store and try to sell it at the farmers market).

Rules signage: Create signs that are easy to read and understand, then place them strategically throughout your market so that visitors are informed and reminded of the rules.

In-person conversations: If you're adapting a set of rules for the first time or making changes to existing rules, touch base in-person with your vendors—at a meeting or one-on-one—to make sure they fully understand and accept them.

Other visual demonstrations: For example, when trying to prevent customers from shopping outside of market hours, a manager might mark off the area with a ribbon. This creates a physical barrier and visually communicates vendors are not open for sale.

Auditory demonstrations: Many markets use bells, whistles or other auditory clues to notify customers and vendors when the market has opened and closed for the day.

ENFORCING THE RULES

Expectations for following the rules: Vendors may try and enforce the rules rather than coming to the market staff, manager, or volunteers. Encourage vendors to come to you or other market staff with their concerns and build trust by following through and addressing them.

Consistency: Be consistent with rule enforcement from vendor to vendor and customer to customer. The same rules apply whether they're a new or long-time seller, whether the customer is your friend or a stranger.

Protection from liability: When you have rules, you must enforce them. If an accident occurs related to an unenforced rule, the market may be liable.

EXAMPLES

Market A has a "No Dog" policy but does not enforce it. Someone brings a dog to the market, but the broken rule goes unaddressed. Another person trips over the dog and is injured. The market and the pet owner can both be held liable for the accident.

Market B does not have a "No Dog" policy. Someone brings a dog to the market. Another person trips over the dog and is injured. The pet owner can be held liable for the accident.

Market C has a "No Dog" policy. Someone brings a dog to the market. Staff addresses the issue. The pet owner must leave, but can return without their dog—enforcing the rules and protecting the market.



Sample Rules Policy

1. All rules of the market are enforced by the Market Coordinator or their designee, who has ultimate on-site authority. Complaints or problems should be directed to the Market Coordinator in a timely manner.
2. If a vendor does not abide by the rules of the market or comply with federal, state, and local regulations applicable to market participation, the Market Coordinator or designee may take any action deemed appropriate, including revoking the vendor from selling at the market for future market days.
3. Customer complaints will be forwarded to vendors and kept on file. Complaints may result in disciplinary action, including revocation of authorization to participate in the market.
4. The market reserves the right to visit and inspect the farm or business of any vendor and to request any documents verifying business or employee status.
5. Vendors must remain current with all financial obligations. Vendors who become delinquent in paying financial obligations to the market shall immediately have their market privileges suspended until full payment is made. No refunds of vendor fees will be made. Prior to any suspension, the market will provide the vendor with notice of the delinquency, and allow at least seven (7) calendar days for the vendor to pay the delinquent amount.
6. The host organization or designee reserves the right to make an exception to these market rules and guidelines at its discretion.

Examples of vendor agreements and rules can be found in the Appendix.

“Clear rules are very important with 100+ vendors on site and help to mitigate conflict. Make the rules and regulations very detailed and specific to your site. **Review your rules and regulations at the end of each season, adapt them at the beginning of the season.** Vendors must read all rules and regulations which are listed on their application and sign. Also posting clear rules on our website and social media so that the public knows the expectations.”

- Kristen Beck, Omaha Farmers Market

RESOLUTION

TIPS FOR KEEPING THE PEACE

The farmers market isn't immune to conflict. As a market manager, it's your responsibility to ensure things run as smoothly as possible—for vendors, for customers, and the market as a whole. Patience, positivity, and proactive preparation goes a long way.

10 TIPS FOR CONFLICT RESOLUTION

1. ADDRESS CONFLICT IN PRIVATE WHEN POSSIBLE

Conflict will arise, but you can take measures to prevent it from impacting customer experience. Whether it's an issue with a vendor or customer, take it aside privately to avoid creating an uncomfortable situation for others.

2. TALK ABOUT FEELINGS

Let the other person express their feelings and concerns while you listen and do not interrupt. Don't react to emotional outbursts. Instead of yelling back, acknowledge their concerns and perspective. It doesn't take that much effort—and it can help calm their emotions.

3. BE AN ACTIVE LISTENER

Rephrase what they say and express. For example, say: "I hear you. Let me see if I'm understanding you. You're saying that "___" and then ask: "Do I have that right?"

4. USE "I" STATEMENTS

Don't focus on the other person or use "You" statements. For example, instead of saying "You make me mad when you ___" or "You did ___" Say instead, "I feel frustrated when ___ happens and I would like ___."

5. TAKE YOUR TIME... BUT DON'T ALLOW PROBLEMS TO FESTER

Avoid knee jerk reactions and don't jump to quick judgments. Ask questions and gather information so that you can find a solution for everyone. Unresolved problems can damage relationships and the market long term. Resolve issues as they arise. Be proactive in making problem-solving an efficient process.

6. GET HELP FROM YOUR BOARD OR ORGANIZING COMMITTEE

If you have a board, allow them to establish a policy for conflict resolution at the market. Create a policy that allows the manager to handle day-to-day issues, then pass larger conflicts on to the board to be addressed. This removes you from difficult situations and makes you neutral. **If your market does not have a board, reach out to other market managers or trusted vendors in your area for advice.** Other resources include: Buy Fresh, Buy Local Nebraska and the Farmers Market Legal Toolkit.

7. GET IT IN WRITING

As part of the conflict resolution policy, allow vendors to send written complaints to the board about issues they don't want to bring up to the manager. Likewise, give a written warning. Make written records of conflicts, violations, and resolutions to create a paper trail. Enforce appropriate suspensions and fines which need to be spelled out in the rules at the beginning of the market season.

8. BE CONSISTENT

Regardless of your relationship with a vendor, be consistent in enforcing the rules and in how you handle conflicts, infractions, and other issues.

9. UTILIZE OUTSIDE RESOURCES

Sometimes a conflict simply can't be solved by you, or even by involving the board. In these situations, document as much as you can in writing, reach out to a third-party service such as the Nebraska Mediation Association or Nebraska Legal Aid. Additionally, take time to get additional training and hone your skills in conflict resolution. Local universities and organizations might have opportunities for professional development.

10. GET ADDITIONAL TRAINING

Conflict resolution is a skill that can be learned, practiced, and improved. Check with local community colleges and universities or other market managers for possible trainings in your area.



MORE ADVICE FOR PROBLEM-SOLVING

"Always be open to feedback from your vendors, include them in decision making and creating rules and policies. Follow-up each year to get feedback on how things should change."

- Aliza Brunsing, West Point Farmers Market

"We have an advisory council of 3-4 people so you don't go it alone. **We approach the problem as a team.** Our market has rules and regulations that each vendor agrees to, and we also have a process spelled out for addressing issues."

- Alan Kruger, Highland Park Farmer's Market (Hastings)

PROGRAMS

ACCEPTING FOOD PROGRAMS

Food assistance programs can be a great way to make your market a space for all people to access fresh produce, and it can provide an economic boost to your vendors. The world of food assistance can seem daunting and complicated, but there are several resources across the state that can help implement these programs at your market. There are also strategies to increase the use of these benefits at your market. This section will lay out the basics of the programs, how to get started, and how to expand their use once your market is approved to accept them. There are two main food assistance programs: FMNP and SNAP.



FARMERS MARKET NUTRITION PROGRAMS (FMNP)

- Run by the Nebraska Department of Agriculture (NDA)
- Includes the Women, Infant, and Child Program (WIC FMNP) and the Senior FMNP
- Benefits come in the form of paper checks, which are referred to as checks, vouchers, and/or coupons
- Customers use the checks at vendor booths for eligible food items, and vendors deposit the checks as they normally would at their bank
- Eligible purchases include unprepared, fresh fruits, vegetables, and herbs that were grown in Nebraska or a county that borders our state
- Honey is allowable
- Farmer vendors must be certified by NDA and follow all guidelines to participate in the program. Recertification is required every 3 years. See below for details.

In Nebraska, WIC FMNP vouchers are distributed at four Omaha WIC clinics between June and October. Participants must be eligible for and participating in the WIC program. Seniors FMNP vouchers are distributed at AAAs and Senior Centers across Nebraska, June through September and while supplies last. Nebraska Department of Agriculture recommends contacting your local WIC Clinic or local Senior Center to inquire about information.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

- Run by the Nebraska Department of Health and Human Services (DHHS)
- Benefits are expended through Electronic Benefit Transfer (EBT) cards, similar to a debit or credit card
- This program was formerly called food stamps
- SNAP recipients are allocated a monthly amount based on the number of people living in their household, total household income, and a number of other factors
- Eligible purchases include any food item that is not prepared hot, for immediate consumption (ex. Fresh sweet corn at the market is allowed, but cooked corn on the cob to eat at the market is not allowed)
- SNAP participants can also purchase seeds and plants with their SNAP benefits, as long as they are for food producing varieties

IMPLEMENTATION IS A TEAM EFFORT

Bill Price of the Lyons Farmers Market stresses, "It is important to have vendors that accept SNAP/WIC/Senior Farmers' Market coupons because that is a large part of the customer base."

To fully implement these programs, it takes involvement from vendors and the manager. Expect to have to take the lead on reminding vendors to complete applications, field questions from customers and vendors, and coordinate the implementation of the program. Promoting the program before and during the market season will help draw SNAP customers to the market. Find partner organizations in your area that can help with these efforts, like a local hospital or non-profit working on food access issues. Help vendors get invested by communicating the value of these programs, from increased sales opportunities to healthier community residents.



ACCESSING FOOD NUTRITION PROGRAMS IN NEBRASKA

In Nebraska the FMNP WIC and SFMNP programs are overseen by the Nebraska Department of Agriculture. Training covers what is necessary to participate, be certified, and implement the program as a vendor. Each vendor must **individually** attend training and become certified to accept WIC and SFMNP vouchers. For up to date information and contacts visit; <https://ourbesttoyou.nebraska.gov/programs.html>

Currently, the contact for FMNP, WIC and SFMNP is:

Casey Foster
Nebraska Department of Agriculture,
(402) 471-6857
casey.foster@nebraska.gov

For more information about your market becoming SNAP eligible contact MarketLink, <https://marketlink.org/> and see page 68 for more detailed information.

What You Need to Know:

WIC & SFMNP

WOMEN, INFANT, AND CHILD & SENIOR FMNP

WIC is a nutrition program for pregnant, breastfeeding women and families with children younger than five. In Nebraska, WIC helps approximately 35,000 people at over 100 clinic sites. It helps eligible families with healthy food, breastfeeding support, nutrition education, health and community resources. The WIC Farmers' Market Nutrition Program (FMNP) is associated with WIC. Eligible WIC participants are issued FMNP coupons in addition to their regular benefits. These coupons can be used to buy eligible foods from farmers, farmers' markets or roadside stands that have been approved to accept FMNP coupons by the state agency.

WIC FMNP coupons are available at four Omaha WIC clinics between June-October (while supplies last).

The **Senior FMNP** provides low-income seniors with vouchers that can be exchanged for eligible foods, like fruits, vegetables, honey, and fresh-cut herbs, at farmers markets, roadside stands, and community-supported agriculture programs. Senior FMNP benefits are distributed at AAAs and Senior Centers across the State. Coupons are disbursed June-September (while supplies last). Participants can spend them at markets throughout the season.



HOW DO PARTICIPANTS USE FMNP CHECKS?

After receiving the checks, participants will visit the market anytime between June 1st and October 31st to use their checks. Each check is worth \$3 and can be spent on fresh, local, unprepared fruits and vegetables at vendor stalls that display their "Nebraska Farmers Market Nutrition Program Checks Accepted Here" sign. No change will be given for FMNP checks.

HOW DO VENDORS ACCEPT FMNP CHECKS?

Vendors must:

- Attend a 1 hour webinar hosted by the Dept. of Ag. at least once every 3 years.
- Clearly display their "Nebraska Farmers Market Nutrition Program Checks Accepted Here" sign
- Make sure checks are not past their expiration date
- Make sure that all items purchased are eligible (i.e. unprepared, fresh fruits and vegetables)
- Make sure the customer signs the check before handing it over to the vendor
- Stamp the check with their unique stamp provided by NDA
- Turn in the checks to get reimbursed by NDA. (Checks must be submitted on or before 15 days after the expiration date printed on the check.)

HOW DOES A MARKET BEGIN ACCEPTING FMNP?

In the State of Nebraska individual vendors, not markets, must become certified to accept FMNP vouchers.

WHAT DO VENDORS NEED TO DO?

In order for Farmers Market Vendors to accept FMNP vouchers they must attend a training to become certified which is offered each year by the Nebraska Department of Agriculture.

Farmers must also meet the following requirements;

- Reside and grow eligible foods within Nebraska or a county adjacent to Nebraska's border
- Be 18 years or older and electronically sign a farmer agreement that outlines the rules and regulations of the program.

Re-certification is required every three years by attending the training again. Certified farmers who complete the training can accept the coupons anywhere they sell produce (i.e. farmers market, roadside stand, or u-pick).

Farmers who attend the training will receive a handbook detailing all of the rules and regulations.

What You Need to Know :

SNAP

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

Supplemental Nutrition Assistance Program (SNAP) is a federal program administered by the USDA Office of Food and Nutrition Service (FNS) and managed by the Nebraska Department of Health and Human Services (DHHS). SNAP benefits can be used to purchase farm fresh foods for the household to eat, such as: breads and cereals; fruits and vegetables; meats, fish, and poultry; and dairy products. Seeds and plants that produce food can also be purchased.

HOW DOES A MARKET BECOME CERTIFIED AND BEGIN ACCEPTING SNAP BENEFITS?

Both individual farmers and farmers markets can become certified to accept SNAP. If a farmers market

becomes certified to accept SNAP they can process SNAP cards at a main market booth and use a form of tokens distributed to shoppers. This is one of the most common ways. In order for a farmers market to become certified they must first submit an application on the USDA Website. The application can be found here: <https://www.fns.usda.gov/snap/farmer-producer>

Farmers and Farmers Markets must first determine if they are eligible and provide the correct paperwork and information for the application. This process can be a little difficult and currently the State of Nebraska does not have an entity assisting with this.



USING MARKETLINK FOR FARMERS AND FARMERS MARKETS IN NEBRASKA

Currently, the best way to become certified as a farmer or farmers market in the State of Nebraska is through MarketLink. MarketLink is contracted by USDA to provide application assistance and the SNAP equipment to farmers for a specific period of time at no cost. If a Farmers Market or individual Farmer would like to become SNAP authorized and receive equipment contact MarketLink for assistance. They will walk you through the application process and once you are authorized will assist you in getting equipment.

Farmers markets will need;

- A bank account, be able to provide their bank account number and routing number.
- If the market is operated by a 501(c)3 non-profit organization they still have to provide their information; but the market manager's personal information will not be entered into the application
- It is the same application questions for farmers and farmers markets. The only difference is what information will be input if the farmers market it sponsored by a 501(c)3 organization or not. An individual farmer who wants to apply to accept SNAP will apply as a "retailer." These details will be covered by MarketLink.

Contact MarketLink by visiting www.marketlink.org Select the "Get in Touch" tab to schedule a call with a representative who will walk you through the steps to become SNAP authorized and apply for your equipment.

HOW DOES THE MARKETLINK FUNDING FOR SNAP EQUIPMENT WORK?

MarketLink will assist you with your USDA SNAP application. Once you submit MarketLink will provide you with the equipment to process SNAP cards at no charge. You will receive a chip reader that only processes SNAP cards. This chip reader is yours to keep, but you will need to provide your own smartphone or tablet either Android or iPhone. MarketLink has a grant that will cover the subscription fees for 1-year. After 1-year the subscription is \$19.95 per month to continue.





MAKING GOOD, HEALTHY

FOOD AFFORDABLE FOR EVERYONE IN THE COMMUNITY

Anna Curry of Whispering Roots who oversees the "Nourish Farm Stands" in partnership with The Big Garden in Omaha, Nebraska found working with MarketLink incredibly beneficial. Nourish Farm Stands became SNAP authorized and were able to accept SNAP at multiple market locations. Anna completed the USDA application process, became authorized, and received equipment all with assistance from MarketLink.

In the first year their markets saw little SNAP redemption, but Anna is hopeful that the program will grow and expand as they continue to promote it. **The importance of farmers markets accepting SNAP and other food assistance programs increases access and removes barriers for under-resourced communities.**



WHAT'S A POS AND HOW DOES IT WORK?

Markets may opt to manage a centralized Point of Sale (POS) system for the entire market. This allows customers to use their credit, debit, or EBT card and receive "market bucks," which they can use to purchase items from market vendors. The most common market buck is a wooden token with the market logo and dollar amount printed on it.

Markets should make a distinction between tokens used for credit/debit and those used for EBT—usually this is done by making the design on the token a different color. Credit/debit are often in \$5 tokens, and customers can receive change from the vendors. EBT/SNAP are often \$1 tokens, because customers cannot receive change for EBT funds.

TIME & MONEY INVESTMENT FOR MARKETS

To establish a centralized POS station at your market, first consider if your market has capacity to invest the time and money needed to purchase a POS system and tokens, apply to become a SNAP-authorized retailer, train market personnel, manage market-day transactions and an accounting system, and reimburse vendors on a weekly/monthly basis.

MY MARKET DOESN'T HAVE A CENTRALIZED POS. CAN VENDORS ACCEPT BENEFITS ON THEIR OWN?

Yes, even if your farmers market doesn't have a centralized SNAP system, your vendors that qualify as direct marketing farmers can become authorized SNAP retailers. Individual market vendors/farmers can apply to be SNAP retailers through the USDA Food and Nutrition Service.

For assistance with filing this application encourage individual farmers to contact MarketLink. Individual farmers will fill out the "retailer" application.

FOOD BUCKS

WHAT IS THE DUFEB PROGRAM?



In Nebraska, **Double Up Food Bucks (DUFEB)** is a program managed by Nebraska Extension and the Nebraska Community Foundation that aims to improve access and affordability of fresh fruits and vegetables. For every dollar that a Supplemental Nutrition Assistance Program (SNAP) recipient spends on fresh fruits and vegetables, that customer receives a dollar-to-dollar match to spend on more fruits and vegetables. This match is capped at \$20 per day. It's like free money that can be spent at participating farmers markets and grocery stores in Nebraska.

There are over 70,000 families in Nebraska that receive SNAP benefits. Nebraska Double Up Food Bucks is a private-public partnership that incentivizes those SNAP recipients to purchase more fresh fruits and vegetables from local farmers and retailers for the triple win.

Nebraska Extension began a Double Up Food Bucks pilot in partnership with the Nebraska Department of Agriculture, Children's Hospital & Medical Center,

CHI Health, three markets and one grocer in 2017. Since then, they have grown to six markets, five grocers, a mobile market, and CSA, as well as additional partnerships with the Nebraska Community Foundation, American Heart Association of Nebraska, Share Our Table, the USDA, and a number of other community-based organizations.

The reach and costs of DUFEB has grown every year since 2017. From September 2020 through August 2021, a total of \$152,252 incentives were redeemed by 4,361 DUFEB customers averaging a total of \$34.91 per customer. A total of \$175,897 incentives were distributed to customers giving the program an 87% redemption rate.

All incentive costs associated with the DUFEB currency are reimbursed by the Nebraska Community Foundation, which helps keep costs to individual markets low. However, markets should consider seeking funds to build awareness through creative marketing, outreach events, and incentive needs for future market seasons.

How Does DUFEB Work at a Market?

A customer goes to a participating farmers market or stand, visits the centralized card reading station and tells the market representative how much they would like to charge their EBT card.

For example, let's say the customer wants to charge \$20:

1. The market staff charges the EBT card \$20, and gives the customer \$20 worth of EBT currency (usually \$1 wooden or plastic tokens), plus an additional \$20 worth of Double Up Food Bucks (\$2 paper checks).
2. The customer can use the \$20 of EBT tokens on any SNAP eligible foods sold at that site (fresh or canned produce, bread, cheese, eggs, or meat). The DUFEB checks can only be used to purchase unaltered fresh fruits, vegetables, and herbs.
3. No change can be given from these currencies so the vendor and customer work together to make the purchase in \$1 or \$2 increments. It's also possible that a customer earns DUFEB at a participating grocery store and then brings those to spend at the farmers market.

Credit card systems work nearly the same way: customers tell the market employee at the centralized card reading station how much they would like to charge, then receive that amount in tokens. The difference is that customers using credit card tokens (\$5 each) can receive change and they can be spent on any items at the market (crafts, ready-to-eat foods, flowers, and groceries). EBT tokens must be spent in full and cannot receive change. EBT tokens are generally one color, and Credit/Debit tokens a different color.

“Being a SNAP and DUFEB market increases access to affordable, nutritious, and local food for area residents and creates tourism opportunities. This increases the number of customers local farmers serve, profitability of farms and farmers markets. When you become a DUFEB site, you are partnering with a strong network of philanthropists, health care systems, and service providers - all working together to support and advertise your market for the health benefit of your community”

- Vanessa Wielenga, DUFEB Coordinator for Nebraska Extension



WHAT IS NEEDED TO GET STARTED?

✓ CAN YOUR MARKET COVER ONGOING COSTS?

While there are no fees for EBT/SNAP transactions, there are fees for debit/credit transactions. The markets will also have to buy and occasionally replenish market tokens, and a staff member/volunteer has to take on the responsibility of operating the card reader.

✓ CAN YOU MEET THE MANAGEMENT & REPORTING REQUIREMENTS?

Markets will need to collect transaction data, complete monthly reporting, take program evaluation surveys, communicate and enforce program rules to their vendors, ensure vendors have proper signage, and complete necessary training and agreements. Market managers distribute DUFB checks to customers who spend them at vendor booths. Vendors endorse and deposit the DUFB checks in their bank account.

✓ DOES YOUR MARKET HAVE EASY ACCESS TO WI-FI?

Markets without easy access to Wi-fi at their market may also need to purchase a "Hot Spot" (mobile Wi-fi emitter) to be able to run the EBT machine at the market. Some machines have built-in mobile internet, and do not require a separate hot spot.

✓ CAN YOUR MARKET AFFORD/SECURE A SPONSOR FOR A CENTRALIZED EBT MACHINE?

The main expense to the market is the purchase of the centralized EBT machine, which can cost in the range of \$1,000 to \$3,000. However, it could be a fitting sponsorship opportunity for a local bank or hospital. There are many EBT machine models to choose from—some can only process SNAP/EBT, others can also process credit and debit cards. There are two programs that markets can apply for to get free machines. One is through NE DHHS and they only process EBT/SNAP cards. The other is through MarketLink which has the ability to process EBT, Debit, and credit cards.

Sample Budget:

What Does Implementing DUFB Typically Cost?

Sample DUFB Budget						
Expenses		Notes				
Checks	\$150.00	Annual (based on vendor count)				
Terminal Set Up Fee	\$99.00	1 time fee				
Terminal Shipping Fee	\$20.00	1 time fee				
EBT Fees	\$267.00	Annual (charges vary per month)				
Wooden Tokens	\$75.45	Received (250) \$1 tokens				
Market Booth Set Up Fee (canopy, 2 tables, chairs, 1 tablecloth, 1 banner, cash box, etc.)	\$500.00	1 time fee				
SNAP/DUFB Marketing Materials (flyers, postcards, yard signs, etc.)	\$300.00	1 time fee				
Staff Time (96 hrs per season; \$20/hr)	\$1,920.00	DUFB reporting, marketing, cutting checks, stuffing envelopes, customer/vendor inquires				
SNAP sales	DUFB distributed	SNAP Trans	DUFB Trans	New customers	SNAP redeemed	DUFB redeemed
\$799	\$744	99	97	55	\$696	\$755

In the sample budget, there is a line for EBT fees, which are charged with each card swipe. Below the budget is the actual SNAP sales for the associated year to show how fees and sales are connected.



Interested in learning more about adding DUFB to your market?

Contact Double Up Food Bucks Nebraska at <https://doubleupnebraska.org/>

Customer

SERVICE

ENSURING SATISFACTION FOR EVERY TYPE OF CUSTOMER

Some farmers market managers describe three types of customers;

1. The Grocery Shoppers: You can tell they are grocery shopping. They have their bags. They go through all of the vendors of produce and meats. They're not going to stay to listen to music; they're here to buy groceries.

2. The Food Truck Diners: There are some that are really coming to the market just for the prepared food vendors. They'll walk through the market, maybe even buy a few things. But primarily, they are coming to eat.

3. The Experience Seekers: And then, we have the customers that do a little bit of both—shop and eat. They're also going to sit and listen to music for an hour and meet up with friends. They come to socialize, be entertained, and enjoy the experience.

And while you may not regularly think of them as such, your vendors are your customers, too.

4. The Market Vendors: Model the level of customer service you want to see them provide. Treat your vendors with the same friendliness and helpfulness you want them to show their customers.

KEEPING CUSTOMERS SATISFIED

Depending on your market's location, size, times of day, and goals, you may have or want more or less

Remember, customers are satisfied whenever they consistently receive:

- A high-quality product
- Delivered by a caring, friendly person
- In a timely fashion



grocery shoppers, food truck diners, or experience seekers than the market in the next town over or across the state. And you may provide certain things at your market to please those customers, from high quality, fresh produce to freshly brewed coffee to tables and chairs for sitting down and enjoying the fresh air. But in order to keep all customers satisfied—no matter why they're there—you need to provide a high level of customer service.

SET A POSITIVE EXAMPLE

You can't control every product sold or interaction that takes place between your vendors and customers. But as manager, you can set the strongest example. Think about subtle ways to create a positive experience. Consider the layout of your market, proximity of restrooms and trash/recycle bins, and location of the information booth. Coach staff and volunteers to smile, greet customers, and ask customers how they're doing—and do those same things yourself when interacting with staff, volunteers, customers, and vendors.

CUSTOMER SERVICE

IS DIRECTLY TIED TO YOUR MARKET'S BRAND

Here are examples of what Nebraska markets are doing:

NICE DISPLAY, NICE ATTITUDE

"The most important thing is to make sure you have a product that is displayed in a pleasing manner. It's fresh and clean and nice to look at. You need to have a product that people want. The second thing is to treat your customers with respect. Be sincere. Friendly. Stand up, don't be sitting on your derriere, looking at your phone or doing a crossword puzzle."

- Cheryl Averill, Morrill Farmers Market

REWARD THE RETURNERS

"A lot of vendors are home businesses, whether it's handmade crochet goods or soap or hand-sewn items, and they make sure to let their repeat customers know when the market is starting. They seem to be really good about holding onto items and having a buy-one-get-one-free sale or clearance sales. I've been watching them because they've been doing this long enough to know how to bring back customers. It's great marketing."

- Stephanie Grafel, Broken Bow Farmers Market



QUALITY SPEAKS LOUDEST

"The repeat customers come back because the vendors provide good product. The quality of the vegetables or the food is top notch. The family-friendly atmosphere keeps people coming back."

-Alexis Massie, Original Farmers Market of North Platte

Organizing

SPECIAL EVENTS

SPICE UP MARKET SEASON

Hosting special events at your farmers market or making adjustments to make your market feel more like a community event are both great ways to attract new visitors and keep existing customers coming back. What makes a farmers market a market is the selling and buying of fresh, locally grown or produced food. By adding prepared food vendors or

food trucks, musicians or live performers, and other activities such as painting or yoga, you're creating more of an experience at each market. Your market might also hold a one-time special event, such as a holiday market, night market, or indoor winter market.



“The first thing people see is a ‘We want you here’ sign. We try to provide products for everyone: Fresh produce, meat, arts, dog treats. We have activities too--fire truck/police cruiser tours, tire changing demos, oil changes, art projects. Our community theater donated a storage container people decorated with spray paint! We’ve held a dog show and kids parade. People want to be a part of it.”

-Aliza Brunsing, West Point Farmers Market

8 TIPS FOR BUILDING AN INCLUSIVE FARMERS MARKET

Offering special events at your farmers market is important for creating an exciting, welcoming, and fun environment. It is even more important to consider who in your community may be missing, who does not feel welcome, and why. Building an inclusive farmers market takes time and intention. Farmers Market managers, volunteers, and vendors should meet to discuss how to be inclusive of all community members and identities at the market.

Aliza Brunsing of West Point Farmers Market emphasizes how important it is to bring all the cultures from the community to the market. Her biggest tip is to be open minded and intentional when putting things together.



1. OUTREACH

Reach to local businesses, faith communities, schools, and other community spaces to recruit volunteers and organizers for your farmers market.

2. REFLECT DIVERSITY

Make sure that your market managers, staff, volunteers reflect the diversity of your community.

3. PARTNER WITH ORGANIZATIONS

Reach out to key community organizations that represent different cultures in your community.

4. CONSIDER BARRIERS TO ACCESS

Start by considering what are the access issues or barriers that may prevent individuals and communities from participating in, vending at, or being present at your farmers market?

5. INCLUDE TRAINING

Encourage and require training and educational opportunities for market managers and other volunteers on diversity, equity and inclusion practices.

6. CREATE SPACE FOR CULTURAL EXCHANGE

Create space at your farmers market for different community members to showcase their culture through food, baked items, food trucks, cultural festivals and celebrations.

7. MULTI-LINGUAL COMMUNICATION

Provide language access by making sure you translate all your marketing materials and signage into languages that exist in your community.

8. OFFER FINANCIAL ASSISTANCE

Support under-resourced vendors by providing incentives, free and/or reduced vendor fees.

Event Planning Checklist

3-5 mo.

3-5 MONTHS OUT

- Write brief summary of event
- Determine event activities
- Create a promotional plan
- Secure the venue
- Get necessary licenses/permits
- Reach out to potential sponsors
- Recruit and secure vendors
- Book performers/live music
- Design event logo and marketing materials

1-2 mo.

1-2 MONTHS OUT

- Schedule staff and recruit volunteers
- Set attendance targets
- Rent tables, chairs, and equipment
- Create landing page on website
- Promote on social media (until event happens)

2-3 wks.

2-3 WEEKS OUT

- Create and distribute schedule
- Map out the layout
- Add to community calendars
- Send out a press release

week prior

1 WEEK OUT

- Print event materials, signage, and banners
- Continue marketing and promoting

DAY OF!

DAY OF EVENT

- Pre-event meeting with volunteers and partners (go over schedule, leadership, etc.)
- Event set-up and tear-down
- Recognize sponsors, partners, and performers

