



How to Run a Nutrition Incentive Program

A TOOLKIT FOR WHOLESOME
WAVE'S NATIONAL NUTRITION
INCENTIVE NETWORK

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EXECUTIVE SUMMARY

Farmers markets and other food retailers across the country provide access to healthy, local and regional food; the addition of an incentive program that targets Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and other federal nutrition benefit consumers makes healthy food more affordable and benefits individual, community, economic, and environmental health.

How to Run a Nutrition Incentive Program is designed for market managers, electronic benefits transfer (EBT) coordinators, community-based organizations, and other possible program administrators interested in bringing such a program to their farm-to-retail venue, be it a farmers market, farm stand, or mobile market. This toolkit is intended to provide the reader with a full understanding of the processes and components behind nutrition incentive programming, and to represent the great diversity of community-based approaches and practices employed by markets around the country. From this toolkit, the user will gain the knowledge, tools, and resources necessary to launch an incentive program.

Chapter 1, *Set Up Your Program for Success*: The characteristics and culture of a community can greatly influence the success of your local nutrition incentive program, and tactics that work well in one place may not in another. Therefore, the first step in successful implementation is to gather information on your community and then use that information to set clear goals for your program. This chapter includes a brief overview of incentives and provides suggestions on how to evaluate your community's needs and resources, set goals, and develop a realistic budget for your program.

Chapter 2, *Design Your Program*: This chapter will help you decide on a program design that best suits your farmers market. This chapter explains the different federal nutrition benefits that you can choose to incentivize, and provides details on the components of an incentive program, including mechanisms such as incentive match levels, daily, monthly, or seasonal caps, and the pros and cons of different types of alternative currency. At the end of this chapter, you will be able to design your own program and be ready to focus on program operations.

Chapter 3, *Operate Your Program On-site*: This chapter covers on-site administration of incentive programs and provides options for implementation. Also discussed are on-site equipment, data collection, and vendor training (what must happen at the market to implement your incentive program.)

Chapter 4, *Maintain Financial Controls and Collect Data*: This chapter discusses bookkeeping systems, monitoring budgets and expenditures, and vendor reimbursement processes. It also covers monitoring "float," to ensure your account balances can meet your obligations, running batch reports to track and record sales, and managing currency by using expiration dates. Also discussed are vendor agreements and how they can reinforce compliance with market and incentive program policies and procedures. Finally, you will learn how to utilize market sales and transaction data, not just to monitor program budget, but also to report to funders and others interested in the impact of your program. This chapter will prepare you to manage the details of your program's financial operations.

Chapter 5, *Conduct Outreach and Attract Attention to Your Program*: This chapter will provide instruction on how to create program awareness in your community, develop outreach materials to promote your program, and bring attention to your program through social and traditional media platforms. You will also be provided with talking points that allow you to speak to, write about, and promote the positive effects of nutrition incentive programming on low-income consumers, local economies, and human and environmental health.

INTRODUCTION

Incentive programs are an increasingly popular mechanism for drawing shoppers who receive federal nutrition benefits to retail venues. When consumers utilize their Supplemental Nutrition Assistance Program (SNAP), Women, Infants and Children (WIC) Cash Value Vouchers, or Farmers Market Nutrition Program (FMNP) benefits, incentive programs match those benefits with additional funds that allow people to purchase additional healthy food. Accepting and incentivizing the redemption of SNAP and other federal nutrition benefits at your market provides affordable access to healthy food for consumers and creates an additional revenue stream for farmers and local retailers.

Thousands of farmers markets across the United States operate nutrition incentive programs. These programs exhibit diverse and innovative approaches to ensuring access to healthy, local, affordable food for underserved consumers. Wholesome Wave has compiled lessons learned from nearly a decade of experience and gathered best practices from experts in the field to develop this toolkit on the basic elements of how to successfully begin a nutrition incentive program at your farmers market.

How to Run a Nutrition Incentive Program is designed for market administrators who are just beginning to implement nutrition incentives. It provides key information around planning, goal setting, budgeting, and determining the various components of your program before you get started. This toolkit also digs deeply into the step-by-step details of distributing incentives on-site, as well as managing off-site administrative logistics, gathering data, integrating financial management tools, and conducting outreach to constituents and stakeholders.

This is the first in a series of Wholesome Wave toolkits designed for incentive programs. This toolkit outlines some of the most commonly employed incentive designs and features so you can make informed decisions about how to structure and run your program. The emphasis is on practical, usable, and proven strategies; throughout the toolkit you will find links to tools and resources that have been developed by Wholesome Wave, by members of our National Nutrition Incentive Network, and by other experts in the field.

¹ www.wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary

HOW TO USE THIS TOOLKIT

How to Run a Nutrition Incentive Program is divided into sections based on the major aspects of incentive program operations. Throughout the toolkit there are links to external resources, as well as references to the appendices where there are a variety of easy-to-use templates to streamline program implementation. Many of the tools and worksheets in this guide are also available on Wholesome Wave's online resource library¹ for download. Finally, there is a glossary at the beginning of this guide. Terms and abbreviations defined in the glossary are bolded at their first instance in each chapter.

While this toolkit has been organized to follow the steps from program conception to implementation, you should flip to specific sections that are most useful based on your stage of development.

Wholesome Wave welcomes feedback and suggestions on the content and structure of this toolkit in order to revise and improve it over time based on user comments. Send feedback to: **nutritionincentivenetwork@wholesomewave.org**.

ABOUT WHOLESOME WAVE

Vision

Healthy, local, affordable food for all.

Mission

Wholesome Wave inspires underserved consumers to make healthier food choices by increasing affordable access to fresh, local and regional food.

Wholesome Wave strives to create a vibrant, just, and sustainable food system. Through its National Nutrition Incentive Network, Fruit and Vegetable Prescription Program, and Healthy Food Commerce Initiative, Wholesome Wave makes healthy, locally grown fruits and vegetables affordable and available for underserved consumers. Its innovative initiatives are improving health outcomes among low-income families, generating additional revenue for small and mid-sized farm businesses, and bolstering local and regional economies.

Wholesome Wave's National Nutrition Incentive Network facilitates and builds the capacity for a national network of nutrition incentive programs, connecting and supporting healthy food practitioners around the country. Wholesome Wave's network is a robust community of innovation and learning, linking incentive programs through uniform data collection and evaluation to support the expansion and adoption of incentives through policy.

For more information on Wholesome Wave and its other initiatives, visit www.wholesomewave.org.



ACKNOWLEDGEMENTS

Wholesome Wave's team believes that the power to make change starts on the local level. Through actively participating in its Community of Practice and sharing information and resources within the National Nutrition Incentive Network, network members are the driving force behind all its work. Wholesome Wave continues to learn an extraordinary amount from the work and innovations these members operate across the country.

Wholesome Wave is proud and thankful to work with such an inspiring group of program operators, without whom none of this meaningful work would have been possible. Wholesome Wave is thrilled to continue these relationships as we all work together to improve healthy food access for all.

For their tremendous leadership in the field of Farmers Market nutrition incentive programs, and for providing invaluable information and resources that aided in the creation of this toolkit, Wholesome Wave would like to offer special thanks to a few of its National Nutrition Incentive Network members, including:

- **Spotsylvania Farmers Market**² (Fredericksburg, VA) and
- **Washington State Farmers Market Association**³ (Seattle, WA).

Wholesome Wave is grateful to work with a diverse number of valued funders, which include private foundations, government agencies, like-minded corporations, and individual donors. We are deeply thankful to each, whose generosity goes far beyond financial support:

- | | |
|---|--|
| - Anonymous | - Naked Juice Company |
| - Broad Reach Fund of the
Maine Community Foundation | - New Hampshire
Charitable Foundation |
| - The Doe Family Foundation | - Pure Leaf Tea |
| - Elmina B. Sewall Foundation | - US Department of Agriculture |
| - Fresh Sound Foundation | - Wallace Genetic Foundation |
| - Jane's Trust | - Wellcare |
| - Kresge Foundation | - Zegar Family Foundation |
| - Litelife Foods | |

Special thanks to past funders who made vital contributions to the program's founding and the growth of the network:

- Kaiser Permanente
- Newman's Own Foundation



²www.thefarmersmarket.co/spotsylvania-farmers-market

³www.wafarmersmarkets.com

GLOSSARY

BATCH REPORT

A printable list of all EBT/SNAP transactions that occur within a specific date range from an EBT-enabled point-of-sale device. Batch reports are useful as a backup system for incentive program financial data collection and for establishing financial control over your incentive program.

COMMUNITY NEEDS ASSESSMENT

A process for determining the unique needs or gaps that exist within a community to be addressed by the design and implementation of nutrition incentive programming.

COMMUNITY RESOURCES ASSESSMENT

A process for determining the unique characteristics and resources that exist within a community that can be leveraged to support various elements of nutrition incentive programming.

ELECTRONIC BENEFITS TRANSFER (EBT)

An electronic system that allows SNAP recipients to authorize the transfer of their government benefits from a Federal account to a retailer account to pay for products received. EBT is used in all 50 States, the District of Columbia, Puerto Rico, the Virgin Islands, and Guam. EBT has been implemented in all states since June of 2004.

FNS NUMBER

The 7-digit number printed on a SNAP permit, which is sent to an individual or organization after they are authorized to accept SNAP benefits through manual vouchers or through EBT.

FOOD AND NUTRITION SERVICE (FNS)

An agency of the United States Department of Agriculture's (USDA) Food, Nutrition and Consumer Services. FNS works to end hunger and obesity through the administration of 15 federal nutrition assistance programs including WIC and SNAP.

FOOD DESERT

According to the USDA, a census tract with a substantial share of residents who live in low-income areas that have low levels of access to a grocery store or healthy, affordable food retail outlet.

FOOD INSECURITY NUTRITION INCENTIVE (FINI) GRANT PROGRAM

A \$100 million grant program created in the 2014 Farm Bill that supports projects to increase the purchase of fruits and vegetables among low-income consumers participating in SNAP by providing incentives at the point of purchase.

INCENTIVE

Additional funds raised to reduce the cost of food for qualifying and/or low-income consumers, expanding the customer's ability to purchase healthy, local food.

INCENTIVE PROGRAM

A mechanism for increasing the affordability of food for qualifying low-income consumers by offering incentive dollars. The consumer benefits through the increased affordability and consumption of healthy, local food, and markets and vendors benefit from an additional customer base and revenue stream.

NATIONAL NUTRITION INCENTIVE NETWORK (NNIN)

Wholesome Wave's National Nutrition Incentive Network is the growing hub for nutrition incentive program practitioners in the United States. The Network consists of statewide farmers market associations, incentive program networks, farmers markets, community-supported agriculture (CSA) sites, and mobile markets throughout the country, all implementing programs that increase affordable access to healthy, local and regional food for federal nutrition benefit consumers. Members of the Network are leading the field in program design strategy, efficient implementation, innovation, and advocacy efforts.

OFFLINE FOOD STAMP VOUCHER

State-issued paper vouchers used by eligible retailers to process SNAP purchases when EBT equipment is not available. The voucher walks retailers through the process of calling the State's EBT processor to check if funds are available in a customer's EBT account and, if so, place a hold on the purchase amount.

POINT-OF-SALE DEVICE

A piece of hardware used by retailers to process credit, debit, and SNAP transactions. Farmers markets, CSA sites, and other direct-marketing farmers can use various mobile point-of-sale devices to process credit and debit card transactions, and if the vendors apply and receive an FNS number from the USDA, they can use point-of-sale devices to process SNAP payments through EBT.

PROGRAM DESIGN

The way an incentive program structures itself to expand affordable access for low-income consumers (e.g. matching SNAP dollars \$1-to-\$1 so that the customer receives a 100% incentive for every dollar spent in federal benefits.)

SENIOR FARMERS' MARKET NUTRITION PROGRAM (SFMNP)

A USDA program awarding grants to states, U.S. territories, and federally recognized tribal governments to provide low-income seniors with coupons (i.e. checks) that can be redeemed for eligible food items at farmers markets, CSAs, and farm stands.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

A program of the USDA that offers nutrition assistance to millions of eligible, low-income families and provides economic benefits to communities. SNAP is the largest domestic hunger safety net in the country.

WIC CASH VALUE VOUCHERS (WIC CVV)

A component of USDA's WIC food package that allows for a cash voucher to be used toward the purchase of fruits and vegetables at grocery stores and direct-marketing sites such as farmers markets and CSAs.

WIC FARMERS' MARKET NUTRITION PROGRAM (WIC FMNP)

A USDA program awarding grants to states, U.S. territories, and federally recognized tribal governments to provide fresh, unprepared, locally grown fruits and vegetables to WIC participants, and to expand the awareness, use of, and sales at farmers markets and other direct-marketing sites, like CSAs. Women, infants (older than 4 months), and children who have been certified to receive WIC program benefits or who are on a waiting list for WIC certification are eligible to participate in the WIC FMNP.

CHAPTER 1

Set Up Your Program for Success

DEFINE COMMUNITY NEEDS AND RESOURCES

- Community Needs Assessment
- Community Resources Assessment
- Working with Community Partners

SET GOALS

BUILD A BUDGET



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This guide assumes that your market is already accepting **SNAP/EBT** or other federal nutrition benefits. The following resources can help if you need additional information about setting up your market to accept federal nutrition benefits:

- **Food and Nutrition Service¹**: for the most current information on accepting SNAP benefits at your market.
- The Farmers Market Coalition's (FMC) "**SNAP Guide for Farmers Markets²**" is a comprehensive and regularly updated tool developed in collaboration with Wholesome Wave on accepting SNAP at your market. It includes sections on technology options, funding your SNAP program, vendor training, and much more.



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The characteristics and culture of a community can greatly influence the success of your local nutrition **incentive program**, and tactics that work well in one place may not in another. Therefore, the first step in successful implementation is to gather information on your community and then use that information to set clear goals for your program. This chapter provides suggestions on how to evaluate your community's needs and resources, set goals, and develop a realistic budget for your program.

Define Community Needs and Resources

Before embarking on incentive programming at your farmers market, you should first understand target customers' circumstances, attributes, and motivations. Community needs and resource assessments — as outlined in the following sections — are valuable tools to help you think through how your incentive program is meeting the real needs of your community and taking advantage of all the assets your community has to offer. These processes, along with a section on goal setting, allow you to set realistic parameters for your incentive program that will be useful before delving into **program design** and operations in future chapters.

¹ www.fns.usda.gov/snap/ebt/fm.htm

² farmersmarketcoalition.org/education/snap

Community Needs Assessment

A **community needs assessment** provides key information as you structure your incentive program (see appendices for a Community Needs Assessment worksheet). These assessments can be based on surveys of existing federal nutrition benefit and other low-income consumers at your market and/or interviews with key community stakeholders in combination with external research utilizing the tools linked to in this section.

The following questions and resources should guide your community needs assessment:

Affordability:

- How many of your community members are receiving nutrition benefits?
- Visit the FNS's "SNAP Community Characteristics" website³ to search for data about federal nutrition benefit consumers at the county level.
- Locate your state's WIC contact⁴. Either visit the website or contact the state directly to learn about WIC recipients in your area.
- Find state-level Senior and WIC Farmers' Market Nutrition Program administration information⁵.
- What criteria must households meet to qualify for federal nutrition benefits?
- See USDA's SNAP eligibility requirements⁶ and SNAP pre-screening tool⁷.
- What is the weekly or monthly household food budget for a low-income family that receives food assistance in your area?
- Use surveys to ask what portion of a customer's budget is allocated to products that are also available at your market like fresh fruits and vegetables?
- How do the prices of fruits and vegetables at your market compare with other retailers (e.g. grocery stores, corner/convenience stores) in the community?

³ www.fns.usda.gov/ops/snap-community-characteristics

⁴ www.fns.usda.gov/wic/wic-contacts

⁵ www.fns.usda.gov/fmnp/fmnp-contacts

⁶ www.fns.usda.gov/snap/eligibility

⁷ www.snap-step1.usda.gov/fns/

⁸ apps.ams.usda.gov/fooddeserts/fooddeserts.aspx

⁹ healthyfoodaccess.org/get-started/research-your-community

¹⁰ healthyfoodaccess.org

¹¹ www.ers.usda.gov/data-products/food-access-research-atlas.aspx

¹² ers.usda.gov/publications/efan-electronic-publications-from-the-food-assistance-nutrition-research-program/efan02013.aspx

Access:

- Are there places in your community for low-income consumers to purchase healthy, nutritious food?
- See if your community qualifies as a USDA Food Desert⁸.
- Do consumers have access to high-quality and culturally appropriate foods?
- Is your market site(s) accessible via public transportation (e.g. buses, trains, light rail)?
- Are there additional barriers (e.g. language, knowledge, cooking skills, or accessibility for people with disabilities) that impact consumers' ability to access healthy food?

Now that you have answered these questions, you should have a good baseline understanding of your community's unique needs. Next, determine the resources available in your community that can support and/or complement your incentive program.



Research Your Community⁹ is an interactive mapping tool provided by the **Healthy Food Access Portal¹⁰** that can help you understand the needs of the communities you're serving.



If you would like to go into more depth, you can use USDA's Economic Research Service's **Food Access Research Atlas¹¹** and **Community Food Security Assessment Toolkit¹²**.

Community Resources Assessment

A **community resources assessment** complements your community needs assessment by taking into account the assets in your area that could be leveraged to increase the success of your incentive program.

The following questions form a structure to guide your community resources assessment:

- Does your state provide federal nutrition benefits other than SNAP?
 - See if your state participates in WIC Cash Value Vouchers (CVV)¹³, WIC Farmers' Market Nutrition Program (FMNP)¹⁴, and/or Senior FMNP¹⁵ so that the farmer(s) can register to accept these benefits through your state's Department of Agriculture¹⁶.
- Are there other groups in your community or neighboring regions expanding access to affordable, locally grown food? Some examples of groups you may want to seek out for partnerships include:
 - Healthy Corner Store Initiatives
 - Community Gardens
 - Urban Agriculture Organizations
 - Buy Local Organizations
 - Food Banks and other Hunger Relief Agencies
 - Faith-Based Charitable Service Providers
 - Colleges, Universities, and other Research Institutions
- Are there groups in your community that work with the populations you are trying to reach through your program? Examples include:
 - Schools
 - Local Nonprofits and Community-Based Organizations
 - Food Banks and other Hunger Relief Agencies
 - Faith-Based Charitable Service Providers
 - State Agencies
- What kinds of public transportation can people use to get to your market?

See appendices for a "Community Resources Assessment" worksheet.

Working with Community Partners

When seeking out partnerships with other community organizations, it helps to have a clear sense of how you hope to work with them. Examples of specific requests you may wish to make of community partners can include:

- **Outreach:** Use your market as an avenue to promote the services and events of community organizations in exchange for incentive program promotion at their related events and service locations.
- **Information Exchange:** Find out about potential incentive recipients from community organizations or government agencies. In turn, provide them with access to a potential hub of their constituents at the market. Provide access to aggregated data you can gather about incentive benefits utilization and outcomes.
- **Volunteer Support:** Reach out to community organizations for volunteers to help at the market. Offer your market as a venue for organizations that are aligned with your values to seek new members, event participants, and volunteers.
- **Events:** Host cooking demonstrations, organization tabling, sign-ups for services, and more at the market to create cross-organizational and mutually beneficial partnerships.
- **Fundraising:** Provide support on larger organizations' grant applications or seek fiscal sponsorship and fundraising support for organizations that share the same or overlapping missions.

¹³ www.fns.usda.gov/wic/women-infants-and-children-wic

¹⁴ www.fns.usda.gov/fmnp/wic-farmers-market-nutrition-program-fmnp

¹⁵ www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program-sfmnp

¹⁶ www.rma.usda.gov/other/stateag.html

Set Goals

Now that you have an understanding of your community, your target audience, and your assets, you can begin to set realistic goals for an incentive program. Goals should be based on sound research and realistic metrics given the unique characteristics of your environment. By setting goals in advance, you can take better advantage of the remaining sections of this toolkit as you will understand how different decisions about implementation can impact your goals.

Frequently cited goals for incentive programs include:

- Improving affordable food access and food security for your community members;
- Increasing the viability of your market by expanding your customer base;
- Directing additional funds to vendors; and
- Making your farmers market a welcoming community social hub for all residents.

While these are good goals, the more specific you can be, the better. A common framework for goal setting is the “SMART” goal approach, wherein you design outcomes that are Specific, Measurable, Achievable, Realistic, and Timely. An example of a SMART goal for an incentive program is:

“Tatooine Farmers Market will increase our reach to low-income consumers by 20% by serving an additional 200 EBT customers and 100 WIC customers per month in the 2015 market season.”

Plan to develop one or two SMART goals for your program; they will serve as a benchmark to track your program and guidance to build your budget



NETWORK MEMBER HIGHLIGHT

Spotsylvania Farmers Market

“Food access and affordability issues affect every community in some way. While research may show that your county has a lower than average SNAP beneficiary rate, demographics and statistics are only one part of the picture. Most areas have poverty pockets, even in affluent communities. Be sure to engage with members and representatives of the populations you are trying to serve to get a complete sense of the potential demand for an incentive program in your area. Folks at Social Services, Community Health, the Food Bank, schools with high Free and Reduced Lunch numbers, and faith-based organizations serving limited-income families can give you the full picture about food needs in your community. Be sure to check in with other markets in your region or state to see how their programs have fared. Working with other markets in a regional collaboration can reach more potential shoppers and have greater impact.”

— Elizabeth Borst,
*Spotsylvania Farmers Market Manager/
Healthy Food Incentive Program Director*



RESOURCE

Budget Worksheet

The Washington State Farmers Market Association (WSFMA), a nutrition incentive network member, has created a **guide to operating SNAP incentive programs at Washington farmers markets**¹⁷. Among other great resources, it contains a useful budgeting tool for calculating required match funds and incentive program costs based on the factors explained in this section. You can also look at WSFMA's other resources on their **website**¹⁸ for inspiration.



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Build a Budget

In addition to your goals for your program, determining your incentive match level (e.g. 1:1, percentage, discount) and "cap" (e.g. unlimited, daily, weekly, monthly, seasonal) will have a significant impact on your incentive program budget. To project how much your market will need to operate an effective incentive program, start by gathering or estimating the following information.

Developing a Projected Budget for Your Incentive Program

INCENTIVES COSTS	
Total number of SNAP/EBT transactions from previous year	
Total amount of SNAP/EBT transactions from previous year	
Average SNAP/EBT transaction amount from previous year (usually about \$16 per transaction)	
Total number of market days	
Your match amount	
Your incentive cap	
STAFF/PERSONNEL COSTS	
On-site program administration	hours x hourly rate
Outreach and promotion	hours x hourly rate
Financial reconciliation/vendor reimbursements	hours x hourly rate
Fundraising	hours x hourly rate
MATERIALS AND SUPPLIES COSTS	
Outreach and promotion materials (graphic design, printing, translation)	
Alternative currency (design and printing)	
On-site technology (i.e. iPad for data tracking)	
SUBTOTAL	
ADMIN/INDIRECT	subtotal x admin %
TOTAL	

Note: Do not forget to include your overhead or indirect costs.

When calculating your administrative and operational costs, consider which are start-up costs and which are ongoing costs. For example, purchasing an EBT machine will be most costly when you are first starting your program. However, the costs of printing your outreach materials (posters, brochures, signs, etc.) will be incurred every year, as will staffing costs (if applicable) associated with your program.

¹⁷ wafarmersmarkets.com/foodaccess/EBTIncentiveProgramToolkit_Web.pdf

¹⁸ wafarmersmarkets.com/foodaccess

To determine how much the incentive itself will cost:

1. Calculate the total number of SNAP/EBT transactions from the previous year and multiply this by two; this represents a doubling of transactions now that you will be distributing an incentive with each transaction. This is your projected number of SNAP and incentive transactions for the coming season. For example, if you conducted 200 SNAP transactions in the previous year, you will project 400 total SNAP and incentive transactions.
2. Divide the total dollar amount in SNAP/EBT transactions from the previous year by the total number of SNAP/EBT transactions. This number is your average SNAP transaction amount.
3. Apply the match level you have decided upon to the average SNAP transaction. That is, if your average SNAP/EBT transaction is \$15, then with a 2:5 (or 40%) incentive level, you will distribute \$6 in incentives.
4. Multiply the projected number of transactions by the match incentive per average SNAP amount to obtain the total projected cost of direct incentives.

After you have established the cost of your incentives, think through your administrative and operational costs. Be realistic about the amount of staff time it will take to administer your program and include calculations for the following:

- Any additional time it will take for market staff to distribute incentives and track data about their usage at the market;
- Effort expended getting the word out to the community and your target customers about your incentive program; and
- Off-site administration of the program including issuing vendor reimbursements, fundraising, and managing your program's budget.

Finally, calculate the costs of materials for outreach and for the incentive scrip. Consider which are start-up costs and which are ongoing costs. For example, the printing of alternative currency and the graphic design of an outreach flier will be most costly when you are first starting your program. However, the costs of printing your outreach materials (posters, brochures, signs, etc.) will be incurred

**FOOD FOR THOUGHT****Staffing**

While incentive programs undoubtedly bring new business to your market, they also bring additional work, specifically around the following activities:

- Handling increased federal benefit transactions at the market, potentially including a greater volume or number of types of alternative currencies
- Data collection: tracking additional transaction types, amounts, and redemptions of alternative currency by vendor
- Fundraising for resources to start or continue running your incentive program, and any reporting required from program funders
- Monitoring your incentive funds as their own bookkeeping category of income and expenditure
- Outreach and promotion for the program and drawing new customers to the market
- Oversight, training, and coordination of volunteers, staff, and vendors involved in the program

Be realistic about the time and effort it will take on the part of your staff to incorporate an incentive program into your existing market operations to ensure that you can meet the needs of your vendors and customers when the time comes to start your program. If you build a realistic budget, you will know how much you need to raise and how to adjust your program if you don't reach full funding.

every year, as will staffing costs associated with program operation both on- and off-site.

Look for ways to be creative and utilize community partnerships to offset some costs for your program. Partnering with other organizations can reduce the staff time spent on marketing and promotion for your program. These organizations can also support in the translation of outreach materials that will increase your reach to specific populations.

CHAPTER 2

Design Your Program

FEDERAL BENEFITS OVERVIEW

DECIDE WHICH FEDERAL NUTRITION BENEFITS TO INCENTIVIZE

- SNAP
- WIC CVV
- WIC and Senior FMNP

UNDERSTAND THE COMPONENTS OF AN INCENTIVE PROGRAM

- Allowable Purchases
- Incentive Match Level
- Discounts
- The Cap
- Minimum Purchase Requirement

SELECT YOUR ALTERNATIVE CURRENCY



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This chapter will help you decide on an approach that best suits your farm-to-retail venue, be it a farmers market, farm stand, or mobile market. We detail different federal nutrition benefit types that you can choose to incentivize, and go into depth on the components of **incentive** operations, including mechanisms such as matches, caps, and types of currency. At the end of this chapter, you will have a fundamental understanding of how nutrition **incentive programs** function and be equipped to move into the implementation phase.

Federal Benefits Overview

The following list details the basic components of incentive **program design**, and how they can vary. These variations are discussed in more depth throughout this chapter.

- Type of federal nutrition benefits incentivized
 - SNAP
 - WIC CVV
 - WIC FMNP
 - Senior FMNP
- Allowable purchases
 - Fruits and vegetables only
 - All SNAP-eligible food items
- Incentive match levels
 - Match levels
 - Cap amounts and frequency
 - Discount options
- Types of alternative currency
 - Tokens
 - Scrip
 - Vouchers
 - Coupons



RESOURCE

CSA Incentive Programs

For information unique to operating community supported agriculture (CSA) incentives, which have their own distinct characteristics and considerations, download our toolkit ***How to Start a CSA Nutrition Incentive Program***¹.

Decide Which Federal Nutrition Benefits to Incentivize

Nutrition incentive programs can be utilized with the various types of federal nutrition benefits discussed in depth below. Although federal support for incentive programs via the **FINI** grant program is restricted to SNAP benefits, other types of incentives are well worth considering as options for your market.

Supplemental Nutrition Assistance Program (SNAP)

SNAP is the largest of the federal nutrition assistance initiatives. In 2014, an average of 46.5 million participants were enrolled per month and nearly \$70 billion in benefits were distributed. Thus, incentivizing SNAP ensures that your program is accessible to the largest group of federal nutrition benefit recipients. It is also likely that incentivizing SNAP will benefit the widest group of vendors at your market, as most probably sell SNAP-eligible foods. Additionally, some major funders and grants—like USDA's FINI Program—either emphasize or exclusively fund SNAP incentives. Many nutrition incentive programs incentivize SNAP and doing so will align your goals with programs across the country.

Accepting and incentivizing SNAP requires that you acquire an **FNS** number and **EBT** machine (see Chapter 4 for more on SNAP requirements). Since most SNAP programs conduct transactions in a centralized manner at the market manager booth, customers can conveniently receive SNAP and incentive tokens at the same time.

¹ www.wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary

Women, Infants and Children Cash Value Voucher (WIC CVV)

The Special Supplemental Nutrition Program for Women, Infants and Children, also known as WIC, is a comprehensive service for low-income mothers, providing them and their children with nutritious foods, infant formula, nutrition education, and referrals to health and social services. Since 2006, the WIC food package, which contains vouchers for items such as milk, cereal, eggs, and dried beans, has also included a cash value voucher for the purchase of fruits and vegetables (fresh, frozen, canned, and dried) from authorized vendors. CVVs, also known as Fruit and Vegetable Vouchers (FVVs), are issued on a monthly basis, must be spent before the printed expiration date (typically 1 month after the issue date), and can be used only by the person to whom it was issued. While some states have chosen to allow the use of CVV/FVV at farmers markets, others have not. You can find out more about the WIC program, locate your local WIC agency, and apply for authorization on the **FNS website**².

In most states, the WIC program requires that both market managers and participating farmers obtain authorization and attend training sessions before the market can accept WIC CVV. WIC CVVs are redeemed directly by authorized farmers, who are also responsible for verifying the identity of the WIC participant and the validity of the checks at the point of sale. No electronic equipment is required to accept WIC CVV at this time, and since farmers collect the vouchers directly, market managers need only reimburse farmers for nutrition incentive sales.

Incentivizing WIC CVV can bring more mothers and children to your market and help boost sales for value-added vendors who sell non-produce items that can be purchased with the benefit. Providing an incentive for WIC CVV is a decentralized process; customers must visit the market manager booth before or after submitting payment to the farmer.



FOOD FOR THOUGHT

Which Benefits to Incentivize?

Take the following questions into consideration when determining which federal nutrition benefit programs to accept and incentivize:

- **Vendors:**
 - How many vendors are certified to accept each of the types of benefits? Are more vendors interested in becoming certified to accept them?
 - How many vendors sell products that are SNAP-eligible? How many sell fruits and vegetables?
- **Communities:**
 - Which types of federal nutrition benefits can consumers access at your market?
 - Who would you like to attract to your market?
- **Redemption rates:**
 - What percentage of your customers depends on federal nutrition benefits to shop at your market?
 - Would you like to increase redemption of all federal nutrition benefits, or focus on just one type of consumer such as young families or seniors?
- **Budget:**
 - How many federal nutrition benefit consumers do you anticipate coming to the market?
 - What budget would you need to incentivize each type of benefit? Do you anticipate being able to fundraise for that full budget?
- **Site capacity:**
 - Including different benefit types will have an impact on various aspects of program implementation, including: vendor reimbursements, process flows, and data tracking.

² www.fns.usda.gov/wic

Women, Infants and Children and Senior Farmers' Market Nutrition Program Vouchers (WIC and Senior FMNP)

Authorized by Congress in 1992, the WIC Farmers' Market Nutrition Program provides WIC participants with vouchers that can be used to purchase fresh, locally grown fruits and vegetables at authorized farmers markets. FMNP benefits range between \$10 and \$30 per recipient per year and are usually issued to participants once a year in the form of a booklet of checks that must be redeemed within a certain time frame (usually the length of the market season). The program is administered by **state agencies**³.

Similarly, the Senior Farmers' Market Nutrition Program provides low-income seniors with vouchers for the purchase of fresh fruits and vegetables at farmers markets. A list of responsible state agencies can be found on the FNS website⁴. Since they are limited to farmers markets and do not require additional electronic equipment, WIC and Senior FMNP benefits are often the easiest for markets to accept. Vendors — and sometimes market managers — are required to go through a state certification process before accepting the benefits.

You may need to encourage farmers to enroll in the program, though most will understand that accepting FMNP is an immediate boost to their sales. Know that like WIC CVV, the process of incentivizing FMNP at market is decentralized. If you have a large number of produce vendors, incentivizing FMNP can be a great value add for your customers. In many cities, there are numerous markets where FMNP can be used; incentivizing this benefit will propel potential customers to choose your market over others. Moreover, if your organization and program aim specifically to reach mothers or seniors, incentivizing FMNP will help greatly in attracting those demographics.

Budget considerations will be key in deciding which benefits to incentivize; you should use historical sales data to determine your financial capacity to include different benefits in your program. Overall, a broader incentive program benefits and attracts more customers, prompts greater sales for vendors, and further increases healthy food accessibility.

³ www.fns.usda.gov/wic/Contacts/farm.htm

⁴ www.fns.usda.gov/wic/SeniorFMNP/SFMNPcontacts.htm

Understand the Components of an Incentive Program

Now that you understand the variety of federal nutrition benefits that can be incentivized, you will need to decide how to structure your program. This includes making decisions such as:

- Which products will be eligible for purchase with the incentive?
- What incentive match level should you choose?
- Do you want to provide a discount option?
- If and at what amount should you set a cap on incentives?
- Will you institute a minimum purchase requirement to trigger the incentive?

The following section details the various program choices and will help you make decisions about how to structure and implement your incentives.

Allowable Purchases

The two options for what can be purchased with incentives are 1.) produce only and 2.) all items eligible to be purchased with SNAP. For these purposes, “produce” can include not only fruits and vegetables, but also vegetable plant starts, herbs, and mushrooms. Choosing to limit your incentives in this way has advantages and disadvantages.

	ALL EBT ITEMS	FRUITS AND VEGETABLES ONLY
Special currency needed to purchase only fruits and vegetables	NO	YES
Additional training for vendors	NO	YES
All food vendors eligible	YES	NO
Extra appeal to public health funders and partners	NO	YES
Eligible for FINI funding	NO	YES

Factor the following considerations into your decision about eligible products:

- **The Goals of Your Program.** If you are seeking merely to increase purchasing power for federal benefit recipients, you may choose to incentivize all SNAP-eligible foods. If your program aims to improve diet quality or local farm viability, however, you may choose to incentivize fresh produce only.
- **Funding Restrictions.** Some grants, like USDA's FINI, restrict incentive purchases to fruits and vegetables.
- **Ease of Implementation.** If you choose to incentivize all SNAP-eligible foods, you will not have to introduce a new currency—an additional token or coupon, that is—to the market, making the process easier for market managers and customers alike. Similarly, a single currency leads to simpler trainings, as managers do not have to learn and remember what different currencies can buy.
- **Budget Restrictions.** Allowing all SNAP-eligible goods will spend down your budget faster than a more restrictive incentive; you may choose to limit allowable purchases to certain items in order to stretch your funding.
- **Vendor Satisfaction.** Non-produce vendors may feel slighted by a fruit and vegetable-only incentive. While incentive programs have been shown to increase all sales across a farmers market, consider the response vendors might have to this aspect of your program design.

Incentive Match Level

"The match" refers to the ratio or percentage amount of federal benefits being spent by the consumer.

- **One-to-One Matches:** A common incentive level is a 1:1 or 100% incentive for every dollar spent in federal benefits. A one-for-one incentive program can be advertised as a "doubling" deal and can be easily explained to both customers and vendors.
- **Percentage Matches:** Most commonly billed as a "get X dollars extra for every Y dollars in federal nutrition benefits spent" program, percentage matches, especially with a minimum spending requirement, can be a great way to encourage customers to spend a little more of their federal nutrition benefits at the market. Frequently used incentive match levels include:
 - 2:5 or 40%: For every \$5 spent in federal benefits, receive an additional \$2 incentive.
 - 1:2 or 50%: for every \$2 spent in federal benefits, receive an additional \$1 incentive.
 - 1:4 or 25%: For every \$4 spent in federal benefits, receive an additional \$1 incentive.

Lower than 1:1 incentive match levels are often advantageous for high-volume markets as they can modulate direct incentive costs

Discounts

While setting an incentive match level provides an incentive above and beyond the initial spend by the customer, some programs do employ a discount model (e.g. receive 50% off). By using a retail concept already familiar to customers, this incentive scheme can be an easy and effective way to bring federal nutrition benefit customers to your markets. Discounts can be applied directly to a customer's total at checkout and deducted from the amount s/he will have to pay in federal nutrition benefits, thus eliminating the need for alternative currency on-site.

While an incentive match tends to result in consumers purchasing additional healthy food because they have additional money, a discount program simply makes a consumers' intended purchase less expensive. In addition, a discount program does not have a built-in mechanism, such as unspent alternative currency, to encourage return trips to the market. This method tends to be best suited for sites with a short or irregular season, and for direct-to-consumer markets with a single point of sale (e.g. CSAs and mobile markets).

The Cap

While newer programs operating at markets with historically low federal nutrition benefit redemption rates may opt to offer unlimited matches, most programs employ a cap on the match (usually of \$5, \$10, or \$20) in order to extend funding.

- **No Cap/Unlimited Matches:** Programs offering an unlimited match tend to run through incentive funding quickly, and are best suited to markets with low federal nutrition benefit transaction rates and/or a high capacity for emergency fundraising. Alternatively, the unlimited match could be used as a short-term promotional tool to help draw attention to a new market. Positive results from such an initiative (i.e. running out of funds in a short period of time, thereby demonstrating the demand in the community) could be used to leverage funding for a more extensive incentive program in the future.
- **Market Day Caps:** Many programs employ a way to stretch incentive funds so that a program can last the market season. This type of cap limits the incentives a customer can get each market day, which can encourage participants to return more often.
- **Weekly, Monthly, or Seasonal Caps:** Some programs are designed as an enrollment-based system with a cumulative cap over a set period of time. Participants sign up on their first visit to the market to become eligible for a set amount of incentives each week, month, or season. Customers can redeem their incentives in as few or as many visits as they like. The monthly cap can be used in combination with a market day cap (for example, participants are eligible for \$60 in incentives in a month, but can only receive up to \$20 in one market day). For this method to be effectively implemented, it requires customer level tracking—customers will need to register a unique identifying ID (i.e. name, phone number) with the market and your market will need some kind of tracking system on site such as a spreadsheet on a laptop, iPad, or tablet. This approach is better suited for sites that have the necessary technology and systems to implement on-site.



NETWORK MEMBER HIGHLIGHT

Norway Farmers Market

The Norway Farmers Market in Maine offers \$5 in “Bonus Bucks” for every \$10 worth of SNAP benefits spent. If a customer spends \$20 in EBT, they get \$10 worth of additional funds to purchase food from the market’s vendors. Visit the **Norway Farmers Market website**⁵ to see how this market advertises the SNAP match.

Minimum Purchase Requirement

In place of a cap, you can also institute a minimum purchase requirement. This method has been used at sites with low federal nutrition benefit redemption rates by incentivizing customers to spend the minimum amount in order to receive the incentive. For example, customers may qualify for a one-to-one match after spending \$5 or more at the market. While the objective is not to incentivize customers to spend more than they need on food, the minimum purchase requirement can encourage behavior change among customers, garner additional income for vendors, and encourage spending on healthier foods.

Select Your Alternative Currency

Alternative currency, which refers to the physical mechanism customers use to pay for their products at the market, is a key component of your incentive program. Some markets use wooden or metal tokens, while others use paper coupons (or “scrip”) that are distributed when customers swipe their credit/debit or EBT cards at the market. The table on the following page provides a side-by-side comparison of alternative currency options.

You can utilize the same currency your market is already using for EBT and credit/debit transactions for your incentives, or you can create a new type of currency. What you decide to do is based on a variety of factors, outlined in this section. This section also shows examples of different currency types and compares their strengths and weaknesses for the purposes of incentive administration.

⁵ norwayfarmersmarket.org

The following questions will help guide you through key considerations involved in selecting your alternative currency:

- Are there any restrictions on what is eligible to be purchased with your incentive funds?
- If yes, you will need a separate form of currency solely for your incentives.
- Do you have the time to train your market staff to distribute and track multiple forms of currency?
- If you have well-trained and/or experienced staff, they may have the capacity to utilize multiple types of currency.
- If your market staff is primarily made up of minimally trained and/or volunteers, you may prefer to use a single currency for simplicity.
- Do you have funding to design and purchase an additional form of alternative currency?
- If yes, then creating and buying additional paper or wooden scrip is a viable option for your market.
- If no, then utilizing your existing currency can be sufficient.
- What dollar increment makes the most sense for your alternative incentive currency?
- If you have a higher “cap” on your incentive (i.e. \$20 versus \$10) it may make sense to order incentives in \$2 increments rather than \$1 to avoid loading customers down with cumbersome tokens.
- If you have a lower incentive cap and won’t be providing customers with more than \$5–10 per visit, tokens or scrip in \$1 increments can be more flexible and work well for vendors since they require less product bundling to avoid giving change.



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TIP

Currency Design






Markets use a wide variety of creative designs for their currency, as shown in the table on the following page. The essential components are:

- Name and/or logo of your program
- Amount of the currency increment (\$1, \$2, \$5, etc.)

Depending on how much space you have, you can also include:

- Incentive program sponsors
- Expiration date (if applicable)
- Markets where the currency can be redeemed (if multiple markets use the same currency)

Incentive Currency Comparison Table

	SNAP TOKEN 	F&V TOKEN 	METAL TOKEN 	PAPER COUPON 	F&V PAPER COUPON 
Difficult to forge	X	X	X	X if printed on fraud-proof paper	X if printed on fraud-proof paper
Durable/able to be used over multiple years	X	X	X		
Able to convey additional information				X	X
Space saving				X	X
Requires additional training and explanation for vendors and staff		X			X
Able to be used with expiration dates				X	X
Able to be counted with a coin counter			X		
More customizable				X	X

CHAPTER 3

Operate Your Program On-site

CHOOSE HOW TO OPERATE YOUR PROGRAM

- Incentive First
- Purchase First

TRACK DATA AT THE MARKET

- Transaction-level Data
- Vendor Redemption Data
- Post-market Data

GET THE RIGHT EQUIPMENT

MAKE YOUR VENDORS CHAMPIONS OF YOUR PROGRAM



Now that you have done the important pre-planning work needed to define the parameters of your program, it is time to delve into the details of running your nutrition **incentive program** on the ground. This chapter covers on-site administration and discusses what data to gather at the market for tracking purposes, what equipment you will need, and how to work with vendors on market day to ensure your **incentives** are distributed and redeemed properly. At the end of this chapter, you should have a comprehensive understanding of how to distribute, redeem, and track incentives at your market.

Choose How to Operate Your Program

The most typical designs for incentive programs utilize one of two mechanisms:

- “Incentive first” token/scrip system; or
- “Purchase first” market slip/receipt system.

These two mechanisms are specific to a centralized system for federal nutrition benefit administration at a market, such as a single **EBT** machine that is operated by the market manager on behalf of all of the vendors. Both systems require federal nutrition benefit consumers to spend their benefits first and incentives second.

How your program chooses to address the following two key variables will determine your on-site administration process.

1. Whether your customers will receive their incentives before or after they shop; and
2. Whether you incentivize **WIC CVV** or WIC/Senior **FMNP** checks

Combinations of these variables result in four distinct options for running an incentive program on-site. The following graphic tables explain the order of activities, who is involved at each stage, where the activities take place, and a description of the activity. Keep in mind that these options can serve as a skeleton for how you design your on-site administration; you should feel free to improvise and elaborate on these to meet the particular needs of your program.










The following tables explain the “Incentive First” system for **SNAP**-only incentive programs and then for programs that incentivize WIC CVV or WIC/Senior FMNP. The “Purchase First” option is then detailed for SNAP-only incentive programs, WIC CVV, and WIC/Senior FMNP incentive programs.

Incentive First: Token/Scrip System

ADVANTAGES	DISADVANTAGES
<ul style="list-style-type: none"> • Works well for high-traffic sites with high-volume SNAP incentive programs (i.e. long lines) • Simple for vendors: Similar to the way most markets already deal with credit/debit card transactions; having a centralized EBT terminal with the market manager also reduces the burden on vendors to process SNAP themselves • Simple for customers: Requires only one step to receive incentives 	<ul style="list-style-type: none"> • Does not work as well for programs matching WIC CVV and FMNP, especially at markets with multiple WIC eligible vendors (since these benefits must be redeemed directly by farmers). You may get around this problem by using a hybrid system (tokens for SNAP, market slips for WIC). • Customers may not spend all of their tokens on the day they were issued, instead choosing to save them for later in the season. This variation in token redemption can make it difficult to gauge whether funding will be sufficient for the rest of the season. • Requires alternative currency to be issued for both SNAP and incentive funds.










Step-by-Step: Incentive First — SNAP-only Incentive Program

The incentive first system for SNAP incentives can easily be integrated into your existing SNAP program if you use a central market booth to process transactions.

WHEN	WHO	WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer  Market Manager 	Market/ Info booth 	Customer swipes card and receives EBT tokens/scrip plus incentives from market manager	<ol style="list-style-type: none"> 1. Customer visits market/info booth before shopping 2. Market manager asks customer how much they would like to spend and processes EBT transaction[■] 3. Market manager calculates and distributes the alternative currency for SNAP amount and incentive for which the customer is eligible 4. Market manager logs transaction, including any tracking information required by market and/or funders[*]
Step 2	Customer  Vendor 	Vendor stand 	Customer shops and pays vendor with tokens/scrip	<ol style="list-style-type: none"> 1. Customer shops at vendor booth 2. Customer uses EBT and incentive tokens/scrip to pay for her selections 3. Vendor collects tokens/scrip
Step 3	Vendor  Market Manager 	Market/ Info booth 	Vendor returns tokens/scrip to market manager for reimbursement at the end of the market day	<ol style="list-style-type: none"> 1. Vendors hand in market currency to market manager 2. Market manager records amount and type of currency redeemed[*] 3. Market manager and vendor complete a receipt that includes vendor name, date, total value of SNAP and incentive currency redeemed, and total reimbursement due 4. Market manager provides vendor with copy of receipt 5. Market manager turns in receipts to financial administrator for SNAP and incentive program at the end of the day 6. Receipts are processed and vendors are paid
Key: [*] Data tracking [■] EBT equipment needed				

Step-by-Step: Incentive First — WIC CVV and WIC/Senior FMNP Incentive Program

The incentive first system can be slightly more complicated when applied to programs that incentivize WIC CVV or WIC and Senior FMNP because those benefits are redeemed directly with vendors rather than at a central market booth. In most cases, customers are asked to show their CVV or FMNP checks they are going to spend to the market manager, who then gives the customers incentives for the amount they are eligible. To keep track of which CVV or FMNP checks have already been incentivized, many markets mark the checks with their initials or the date of the transaction so that they cannot be reused. However, not all states allow writing or marking on checks, so please check with the state agency responsible for administering the CVV or FMNP program before applying this method.

WHEN	WHO	WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer  Market Manager 	Market/ Info booth 	Customer shows checks at market/info booth, receives matching incentive.	1. Customer visits market/info booth before shopping 2. Customer shows WIC CVV or FMNP checks/coupons at market/info booth 3. Market manager marks checks or coupons, calculates and distributes alternative currency in the amount customer is eligible for 4. Market manager logs transaction*
Step 2	Customer  Vendor 	Vendor stand 	Customer shops and pays vendor with checks/coupons and incentive tokens.	1. Customer shops at vendor booth 2. Customer uses CVV/FMNP checks/coupons and incentive tokens/scrip to pay for their selections 3. Vendor collects checks/coupons and tokens/scrip
Step 3	Vendor  Market Manager 	Market/ Info booth 	Vendor submits tokens/scrip to market manager for reimbursement at the end of the market day. Vendor submits or deposits CVV and FMNP checks.	1. Vendors hand in incentive currency to market manager 2. Market manager records amount and type of currency redeemed* 3. Market manager and vendor complete a receipt that includes vendor name, date, total value of alternative currency redeemed, and total reimbursement due 4. Market manager provides vendor with copy of receipt 5. Market manager turns in receipts to financial administrator for incentive program at the end of the day 6. Receipts are processed and vendors are paid
Key: * Data tracking				







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Purchase First: Market Slip/Receipt System

ADVANTAGES	DISADVANTAGES
<ul style="list-style-type: none"> • Creates a paper trail to help track federal nutrition benefit spending and incentive distribution as well as vendor reimbursement • Well-suited to markets incentivizing WIC CW and FMNP benefits • Ensures that federal nutrition benefits are spent first, since no alternative currency is issued in exchange for SNAP • Reduces the amount of alternative currency being tracked and distributed on-site and associated administrative work 	<ul style="list-style-type: none"> • System involves more steps and can require more explanation than the incentive first system • More steps involved for vendors at the point of sale and can slow down the checkout process, which may be an issue at busier markets • More steps involved for participants, including requiring customers to get back in line in order to retrieve purchases or spend incentives





Step-by-Step: Purchase First — SNAP-only Incentive Program

The purchase first system for SNAP-only incentive programs enables customers to shop with vendors first and then pay with SNAP at the central market booth. At that point customers receive alternative currency for the amount they are eligible for based on their purchase.

WHEN	WHO & WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer & Vendor at Vendor stand 	Customer visits vendor, shops, and receives a “market slip” or receipt, with the total amount of EBT to be charged	<ol style="list-style-type: none"> 1. Customer visits vendor and selects products 2. Vendor fills out market slip with total amount of purchase 3. Vendor gives market slip to customer and holds on to items being purchased
Step 2	Customer & Market Manager at Market/Info booth 	The customer takes slip to market manager, who charges SNAP card and distributes incentives	<ol style="list-style-type: none"> 1. Customer brings slip to market/info booth 2. Market manager swipes the customer’s EBT card the amount due[■] 3. <i>If market is operating a discount model</i>, discount can be taken directly from the total 4. <i>If market is operating an incentive model</i>, the manager calculates incentive and distributes this amount in alternative currency 5. Market manager marks or stamps the slip as paid and returns it to customer 6. Market manager logs transaction[*]
Step 3	Customer & Vendor at Vendor stand 	Customer gives vendor “paid” market slip and picks up purchases	<ol style="list-style-type: none"> 1. Customer takes slip back to vendor and picks up her purchased items 2. Customer can continue to shop for additional products with her incentive or keep it to use at a later market date
Step 4	Vendor & Market Manager 	Vendor submits slips to market manager for reimbursement	<ol style="list-style-type: none"> 1. At end of market day, vendor turns in alternative currency and market slips to market managers 2. Market manager tallies value of SNAP sales and incentives for each vendor 3. Market manager fills out vendor receipt with amount of reimbursement for SNAP and incentive purchases 4. Market manager and vendor sign receipt 5. Vendor retains copy of receipt for her records 6. Market manager turns in receipts for reimbursement to financial administrator of incentive program 8. Receipts are processed and payment is issued to vendors
Key: [*] Data tracking [■] EBT equipment needed			

Step-by-Step: Purchase First — WIC CVV and WIC/Senior FMNP

Similar to the purchase first system for SNAP-only incentive programs, the purchase first system for programs that incentivize WIC CVV and WIC/Senior FMNP involves customers spending their federal benefits with vendors first and then visiting the central market booth to receive their incentive.

WHEN	WHO & WHERE	MAJOR ACTIVITY	DETAILED ACTIVITY BREAKDOWN
Step 1	Customer & Vendor at Vendor stand 	Customer redeems coupons or checks directly with vendor and receives market slip/receipt	<ol style="list-style-type: none"> 1. Customer visits vendor and shops for product 2. Customer pays with WIC CVV or WIC/Senior FMNP checks 3. Vendor fills out market slip with amount of purchase and total amount paid 4. If customer pays in full, vendor gives purchase to customer and asks him/her to visit the market manager booth with market slip to receive incentives
Step 2	Customer & Market Manager at Market/Info booth 	Customer brings market slip to market manager and receives alternative currency for incentives	<ol style="list-style-type: none"> 1. Customer brings slip to market/info booth 2. Market manager logs amount customer paid with WIC CVV or WIC/Senior FMNP* 3. Market manager calculates amount of incentive customer is eligible for and distributes alternative currency 4. Market manager marks or stamps market slip as paid, and returns it to customer
Step 3	Customer & Vendor at Vendor stand 	Customer gives vendor "paid" market slip	<ol style="list-style-type: none"> 1. If customer did not pay in full, customer returns to vendor, gives vendor the marked market slip, and picks up the purchased items 2. If customer did pay in full, customer can continue to shop for additional products with her incentive or keep to use at a later market date
Step 4	Vendor & Market Manager 	Vendor submits slips to market manager for reimbursement	<ol style="list-style-type: none"> 1. At the end of the market day, vendor turns in any alternative currency and market slips to market managers 2. Market manager tallies value of incentives for each vendor 3. Market manager fills out receipt for purchases made with amount of reimbursement due for incentives 4. Market manager and vendor sign receipt 5. Vendor retains copy of receipt for her records 6. Market manager turns in receipts for reimbursement to financial administration of incentive program 7. Receipts are processed and payment is issued to vendors
Key: * Data tracking			

Track Data at the Market

The only way to truly demonstrate the outcomes of your incentive program is by putting systems into place to capture and track data and metrics on your program. While data collection can take extra time and training, it can also be one of the most rewarding parts of operating an incentive program because it allows you to tell your community, funders, and other stakeholders about the powerful and tangible impact your program is having on consumers' and farmers' lives. It also allows you to track how different approaches to operating your program impact outcomes and thus gives you the opportunity to improve upon your implementation over time.

This section outlines key considerations for market day data collection, including: transaction-level data to collect from customers; redemption data to collect from vendors; and post-market data.

For additional perspective on how data tracking takes place at the market, you can look for the symbol (★) in the "Step-by-Step" graphics on the previous pages.

Transaction-level Data

Transaction data provides the most basic level of federal benefit and incentive usage information and is vital to reporting out on your program outcomes. This is data captured from customers and should include the total amount and type of federal nutrition benefits spent and how much incentive they receive, and whether they are new to the market. Be sure to note the market name and date to keep records straight after the market. For each transaction you should capture the following information:

- Whether it is the customer's first time at the market;
- Total amount and type of federal benefit spent;
- Amount and type of incentive distributed; and
- For market slip system, amount and type of benefit spent with each vendor (see the appendices).



RESOURCE

FMC's EBT Vendor Policies & Training

For more on how to work with vendors and EBT at the market, see the **Farmers Market Coalition's (FMC) "SNAP Guide for Farmers Market" webpage**¹.

Most markets use pen and paper to gather this information, and sample transaction forms are included in the appendices. After market, enter your data into the online data portal from Wholesome Wave—**www.marketresults.org**—where you can enter your aggregate data from these forms at the end of the market day. If you have access to on-site technology for data collection, this can streamline the process.

Vendor Redemption Data

Vendors receive incentive currency directly from customers at the point of purchase; the alternative currency is then redeemed with the market manager for reimbursement. For each vendor you should capture the following information:

- Total amount and type of federal nutrition benefit redeemed (this is required for SNAP and optional for WIC CVV and WIC/Senior FMNP); and
- Total amount and type of incentive redeemed.



RESOURCE

FM Tracks

Case Western Reserve University and Wholesome Wave have developed "FM Tracks"—a new mobile iOS app that can capture all of the data referred to in this section at the market customer, transaction, and network level. We are currently beta testing this app with a selected number of markets and will be rolling it out for wider distribution in the 2016 season. Contact Wholesome Wave to find out more about FM Tracks.

¹ farmersmarketcoalition.org/education/snap/ebt-vendor-policies-and-training

Post-market Data

Once your market day is complete, you should aggregate transaction-level data, and gather/record the following information:

- Total number of vendors on the market day;
- Total number of vendors eligible to redeem federal nutrition benefits on the market day;
- Total number of vendors eligible to redeem fruit and vegetable incentives on the market day (if you restrict purchases made with incentives to fruits and vegetables);
- Amount and type of federal benefit incentives redeemed per vendor; and
- Total amount and type of federal benefits and incentives redeemed for all vendors.

Any redemption information you gather from vendors at the end of the day can be collected per vendor and then aggregated afterward for your market day totals.

If you have the capacity, including the time and trained staff, the following information can help you better understand what works at your market and how different factors correspond to trends in incentive program usage.

1. What were the total net sales (cash, credit, federal benefit, and incentives) for all vendors?
2. What types of products were vendors selling?
3. How many people came to the market?
4. What was the temperature/weather like?
5. Did your market have other groups tabling or doing demonstrations?
6. Did your market have any special events happening?
7. Did any vendors donate to social service groups?

Get the Right Equipment

Having the right equipment on hand at the market is essential to running a successful nutrition incentive program. This section provides a simple list of supplies to have on hand on market day, and the basic information you should have to accompany your equipment.

This toolkit assumes that if you are incentivizing SNAP benefits at your market, you have the capacity to accept these benefits using an EBT machine or with **offline food stamp vouchers**. If your incentives are only for WIC CVV or WIC/Senior FMNP recipients, then EBT equipment is not necessary. In the “Step-by-Step” graphics in the previous section, we have included this symbol (■) wherever EBT machines are required for a transaction.

Since EBT is such an essential component of most incentive programs, a quick guide on how to process SNAP payment both online and offline (in the event that your equipment or internet connection malfunctions) is a useful thing to have on hand at the market. Each state has unique SNAP benefits cards and each market may use a different type of terminal, therefore you should provide a guide for your market managers or EBT coordinators.

In any guide, include the following instructions tailored to your state and equipment:

- Which products can and cannot be purchased using SNAP benefits (the same regardless of state)
 - Can: Fruits and vegetables, meat, honey, dairy, bread, some baked goods, seedlings, jam
 - Can't: Non-food items, prepared food (hot or cold)
- A picture of your state SNAP benefits EBT card

- A picture of your EBT terminal with important buttons highlighted with arrows



- A step-by-step guide of how to process EBT transactions (see sidebar)
- A step-by-step guide of how to use offline food stamp vouchers, in the event your EBT machine malfunctions
- Simple troubleshooting tips in case of an equipment malfunction

Offline food stamp vouchers are paper forms that enable your market to process a customer's federal SNAP benefits without an electronic card reader. Offline vouchers must be filled in with EBT card information by hand — much like a manual credit card slip — and called in at the point-of-sale to ensure there are sufficient funds in a customer's account. They do not incur fees, so may offer a more affordable means of providing EBT access at low-resourced farmers markets and are good for markets without access to electricity, phone lines, or good cellular reception (required for wireless machines).



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STEP-BY-STEP

How to Process an EBT Transaction

The following steps are standard to all EBT transactions. Specific details may change based on your processing equipment.

1. Staff asks customer how much they would like to spend or customer presents market slip with amount of purchase to be made with their EBT card.
2. Staff swipes customer's card through the machine.
3. Staff enters the purchase amount.
4. A screen will indicate if the necessary funds are available in customer's account.
5. Customer enters his personal identification number (PIN) on the machine pad.
6. Staff gives customer currency to spend and a receipt, or staff marks customer's market slip as paid and returns it to them with a receipt.

Request these vouchers from your state SNAP administering office well in advance of the season's start and make sure to request enough to last through the season. Even if you regularly use an EBT machine on-site, keep a supply of offline food stamp vouchers in case there is a technical malfunction with your equipment.

See a complete guide to processing paper vouchers in the appendices.

MARKET EQUIPMENT LIST

In market manager's box:

- Market binder
- Manual transaction log sheets
- Vendor receipts
- iPad for utilizing FM Tracks Data Collection Mobile App (if your market is an FM Tracks beta user)
- EBT terminal
- Extra battery for EBT terminal
- Extra rolls of EBT printer paper
- Offline Food Stamp Vouchers
- Alternative currency (tokens or scrip)
- Market slips (if using market slip system)
- Envelope for vendor receipts
- Envelope for EBT receipts
- Pens
- Duct tape
- Clipboard
- Fliers that explain the incentive program to customers

For issuing vendor reimbursements:

- Reimbursement checks due to vendors from previous market days
- Vendors' receipts from previous market days

Hardware:

- Table
- Folding chairs
- Sandwich board for directional signage to market manager booth
- Banner/tablecloth
- Signs for incentive program promotion
- Cash box

Additional items:

- Recipe cards
- Tent for central market booth
- Fliers for market
- Activities for kids at the market

Make Your Vendors Champions of Your Program

Your market's vendors have much to gain from participating in a successful nutrition incentive program. Incentive programs attract new types of customers and increase the total amount of market revenue vendors could potentially earn at the market. Vendors also have a significant role to play in the implementation of incentive programs and their full buy-in and understanding of the program can go a long way toward making the program successful. This section outlines the most important elements to communicate with vendors and some best practices around doing so, and offers a simple "step-by-step" guide for vendors to help with on-the-ground operations.

When presenting the concept of an incentive program for the first time to vendors, be sure to explain that incentives result in additional sales for them on market day. With this positive outcome in mind, be realistic and clear with them about the additional administration it will require, while also making the processes as simple and streamlined as possible. In addition to the points about currency management outlined in the previous section, you will want to communicate with vendors at the beginning of the season about your incentive program and how it will function on the ground. Don't forget to include the following points:

- How a nutrition incentive program benefits the vendor (i.e. additional sales). Any specific numbers you can provide that show projected increases could be helpful;
- How the incentive program will benefit the community and the market;
- Overview of vendor's and market manager's role and responsibilities in program administration;
- How implementing the incentive program will be similar to and different from accepting EBT, WIC CVV, and WIC/Senior FMNP (if applicable);
- What a customer can and cannot purchase with incentives; and
- Length of the incentive season and the dates when vendors can accept incentive currency (if different from regular EBT currency).

All of these points should be provided in writing and outlined in person if you have pre-season meetings with vendors. Many markets require some form of signature from vendors indicating that they have read and understood the market's policies and agreed to abide by outlined practices.

Whichever alternative currency type you decide to use and products you decide to make eligible for purchase in your incentive program, vendors need to be well informed and, if necessary, receive a specific training on the program. Based on your program implementation approach, the details of your training may vary but should include the following:

- A brief overview of the incentive program goals;
- Examples or pictures of alternative currency to be used for incentives;
- Explanations of each alternative currency type and how they function at the market for customers, market managers, and vendors;
- What products are eligible for purchase with each type of alternative currency;
- Policies on giving change for currency (vendors are not permitted to give change for incentives or EBT purchases);
- Pricing suggestions (such as bundling products into \$2 or \$4 dollar packages) to accommodate the fact that vendors cannot give change to customers using incentives;
- Redemption policies and procedures for vendors; and
- Some form of "agreement" where vendors acknowledge the market's policies and agree to certain practices and procedures (see sidebar on Washington State Farmers Markets).

A simple step-by-step guide summarizing the incentive distribution and redemption process from the vendors' perspective can help vendors understand how the incentive program will work on market day. See the Vendor's Guide on the following page for an example, although it should be customized for your market's unique procedures.



NETWORK MEMBER HIGHLIGHT

Washington State Farmers Markets

The Washington State Farmers Market Association developed the following language for vendors participating in the Seattle Fresh Bucks incentive program. Vendors are trained in the program and then asked to sign as a condition of participation. It is included in their **guide to running nutrition incentive programs at farmers markets**².

As a participant in the program, I agree to:

- Read the above information provided by the market manager, as well as any other training tools
- Provide training and information to any and all employees or assistants that will handle tokens on behalf of my business
- Explain to customers how they can obtain tokens or vouchers
- Accept ONLY farmers market Debit/Credit/EBT/Fresh Bucks tokens and vouchers issued by the XXXXXX farmers market
- Accept SNAP/EBT tokens ONLY in exchange for program eligible foods and plants per the USDA FNS rules outlined above
- Accept Fresh Bucks vouchers ONLY in exchange for eligible produce items under the outlines listed above
- Always accept all currency without discrimination
- Never return cash change for EBT or Fresh Bucks transactions. If a sale is for less than \$2 multiple, the difference will be made up with additional products of the customer's own choice, or with cash
- Count all tokens and vouchers accepted from customers and deposit with the market manager on a regular basis
- Notify the market manager of any problems or concerns with these programs and currencies

² wafarmersmarkets.com/foodaccess/EBTIncentiveProgramToolkit_Web.pdf



STEP-BY-STEP

Vendor's Guide to Incentive Programs

Before market:

1. Market manager distributes your reimbursement checks from the last cycle.
2. You, together with the market manager, log that reimbursement checks have been received.

During market:

Incentive First System

1. Customer approaches market/info booth to receive currency (either tokens or coupons) BEFORE beginning shopping.
2. Market manager gives customer alternative currency for the amount of SNAP she wants to spend AND the amount of incentives for which she is eligible.
3. Customer shops using alternative currency and WIC CVV and WIC/Senior FMNP checks, if applicable.

Purchase First System

1. Customer starts by selecting items.

IF CUSTOMER PAYS IN FULL:

2. Hand her the purchased items and market slip with amount paid.
3. Inform customer that she should bring the market slip to the market manager to receive incentive currency.
4. Customer visits market manager and may then continue shopping with her incentive currency.

IF CUSTOMER PAYS IN PART:

2. Collect checks and fill out the amount paid and remaining to be paid on a market slip/receipt and hand to customer.
3. Hold on to customer's purchases at your booth.
4. Inform customer that she should bring the market slip to the market manager to complete the payment and to receive incentive currency.
5. Customer visits market manager and then returns to your booth and presents signed market slip to receive purchase.
6. Customer may then continue shopping with her incentive currency.

When market ends:

1. Market manager collects your market currency and market slips.
2. Market manager fills in your receipts with the amount due for reimbursement based on alternative currency for SNAP and incentives redeemed that day.
3. You, together with the market manager, sign both portions of the receipt.
4. You receive your portion of the receipt from the market manager to keep for your records.

CHAPTER 4

Maintain Financial Controls and Collect Data

MAINTAIN FINANCIAL CONTROLS

- Track Budget and Expenditures
- Reimburse Vendors
- Run Batch Reports
- Monitor Float
- Use Expiration Dates
- Reduce Fraud
- Create Vendor Agreements

COLLECT ACCURATE DATA FOR GRANT REPORTING





RESOURCE

FMC's Resources for SNAP Accounting

The Farmers Market Coalition (FMC) maintains a **detailed page on the IRS regulations regarding SNAP programs at farmers markets**¹.

The page will guide you through the reporting regulations you need to adhere to based on your market operations and income. FMC has also conducted a **webinar that goes more in depth on reporting and SNAP recordkeeping**².

Much of the work that makes a nutrition **incentive program** successful occurs off-site, both in advance of the market season with careful planning and throughout the season with ongoing program administration. Regardless of whether your program is administered by staff of a local community-based organization, a local health department, a farmer, or a market manager, two components of off-site program administration must be understood and mastered:

- How to exercise financial controls; and
- How to keep accurate data for accounting and grant reporting purposes.

This chapter covers these topics in depth and provides a useful set of tools for ensuring that your incentive program is accountable and sustainable over the long term.

Maintain Financial Controls

Due to the taxpayer-funded nature of the **SNAP**, the **FNS** has strict regulations associated with operating a SNAP program. You will need to create a thorough system for bookkeeping and tracking that provides a detailed audit trail for both SNAP and incentives. At any given moment you should always be able to determine:

- Your total inventory of alternative currency;
- The amount of alternative currency for SNAP and incentives in circulation;
- The amount of alternative currency for SNAP incentives in your possession; and
- Average amount of alternative currency distributed and redeemed each market day.

Additionally, make sure to check with your state SNAP agency and local FNS office to ensure that you have no additional recordkeeping requirements.

Take the time to integrate a number of financial controls into your program administration that will act as checks and balances to help you reimburse vendors quickly and accurately, stay within your budget, minimize fraud, and adjust projections throughout the season. Remember that your token or scrip is essentially another form of currency; treat it with the same gravity and attention to detail as you would cash.



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¹ farmersmarketcoalition.org/education/snapaccounting-taxes

² farmersmarketcoalition.org/resource/6050w-and-farmers-markets-electronic-payment-reporting-requirements

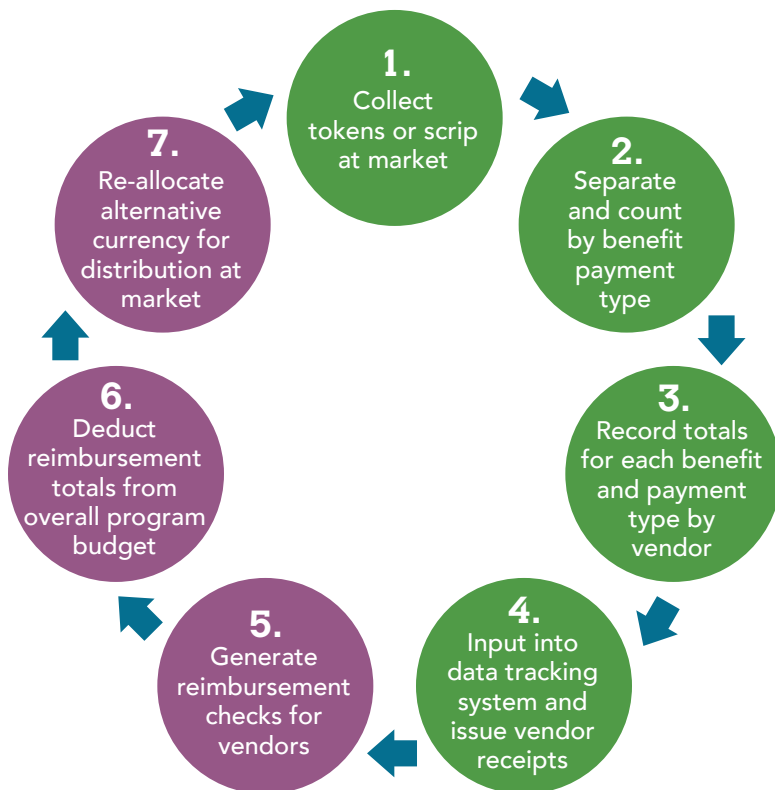
Track Budget and Expenditures

You will need to keep regular track of incentive spending, not only to reconcile reimbursements with vendors, but also to ensure that your overall expenditures do not exceed your overall program budget.

To simplify your bookkeeping processes, consider a separate bank account for incentives. A basic Excel spreadsheet can be used to track overall incentive expenditures for the season. Calculate your total incentive budget at the beginning of each year and take inventory of your total alternative currency stock. Use these numbers to guide calculations of the amount of alternative currency in circulation over the season.

Keep a meticulous log of how many tokens are going out to market and coming back to the office each week. The image below outlines the process from market to office that your incentives will travel and what you need to track along the way.

Tracking your alternative currency



Each week, you'll input weekly redemption totals into your tracking system (see Reimbursing Vendors later in this chapter). These redemption totals will be the measure of your incentive budget expenditures. Set up simple formulas in Excel to subtract these totals from your incentive budgets sequentially; that is, if you have multiple funding sources, draw down one at a time.



STEP-BY-STEP

Implementing & Tracking Two Incentives Types

You may operate two nutrition incentive types simultaneously; for example, one in which all SNAP-eligible items are eligible for purchase with incentives and one that restricts eligible purchases to fruits and vegetables. Many programs already utilizing two types of alternative currency (one for SNAP and one for their incentives) may wish to avoid introducing a third type. This is possible, but you will need to pay special attention to tracking token usage.

Use the following method to track payment types with only two types of alternative currency:

1. Maintain one currency that is used for both SNAP and as the incentive for SNAP-eligible items.
2. Maintain a second currency that can be used only for fruits and vegetables.
3. Ensure that you are accurately tracking currency distributed and currency redeemed for SNAP and SNAP-eligible incentives.
4. From your SNAP and SNAP incentive redemption numbers, subtract the total amount of currency distributed in SNAP only. This number is the amount of SNAP redeemed.
5. The remaining number can be used to represent what was redeemed in SNAP incentives. The remainder is the amount redeemed in SNAP incentives.
6. The currency for fruit and vegetable incentives will be tracked separately and needs no other special attention.

Reimburse Vendors

At the end of each market day, you should collect, sort, and count tokens or scrip from your vendors. Log these totals at the market.

Vendors should be provided with a receipt to document the amount owed from the market to the vendor. Be sure to include the following information (see appendices for a sample receipt):

- Market date
- Vendor name
- Date
- Total value of SNAP owed (amount can be derived from market slips or alternative currency)
- Total value of alternative currency for incentives, including (if applicable) the breakdown between:
 - Total value of fruit and vegetable incentives received and
 - Total value of other incentive currency received
- Total reimbursement due

This vendor receipt is your documentation of what each vendor is owed. For grant reporting and account rectification purposes, it is essential that market staff are trained to fill out these receipts properly and keep them in order until they are submitted to the financial administrator for the SNAP and incentive programs for the purposes of issuing reimbursement payments. If you already have a system in place for reimbursing vendors for SNAP benefits you may be able to adapt reimbursements for incentives into your existing processes.

In addition, you may want to establish a season deadline by which all vendors must return any alternative currency for incentives in order to be reimbursed within two weeks of the market season end. By doing so, you can establish clear and specific expectations with your vendors around reimbursement, and your accountant or bookkeeper does not need to place a hold on funds in your account for funds that have been distributed, but not redeemed. Of course, ideally, vendors will return and redeem all currency at the end of the market day.



BEST PRACTICE

Maintaining Receipts

Include a place on the receipt for farmers and the incentive program financial administrator to sign, along with a "Date Paid" field.

Create two copies of this receipt — one for the market and one for the farmer to keep for his/her records.

Finally, as with all market policies and procedures, it is essential to include detailed, concise, and clear instructions for the incentive program in all preseason materials to avoid confusion or missed payments.

For the sake of accurate accounting, financial reimbursements, and data tracking, the following best practices should be followed:

- Vendors should return alternative currency spent that day to the market manager at the end of each market day and not retain alternative currency for longer than one market day.
- Be sure to train vendors on the policy that alternative currency for SNAP, incentives, or other benefits cannot be used to make purchases between vendors.
- Train vendors on what items are eligible to be purchased with each type of alternative currency; provide a cheat sheet if helpful (see appendices).
- If you allow vendors to pay their stall fees in alternative currency, maintain a paper trail to track and reconcile accounts once you are off site.

Maintain a master spreadsheet of vendor reimbursement for the season where you keep: a full list of your vendors; redemption amount per date; the check number submitted; and the date the check was mailed or given to the vendor. See the following spreadsheet table for an example of a simple tracking spreadsheet

Spreadsheet for tracking vendor reimbursements throughout the season

DATE REDEEMED	05/05/15		05/12/15		05/19/15	
Vendor Name	Incentive Redeemed	Check Submitted	Incentive Redeemed	Check Submitted	Incentive Redeemed	Check Submitted
Morningview Farm	\$30	#235; 05/08	\$20	#237; 05/13	\$10	#239; 05/22
Beiler's	\$20	#236; 05/08	\$10	#238; 05/13	\$10	#240; 05/22

Vendors should be reimbursed regularly — weekly, bi-weekly, or monthly is suggested, though if you have low incentive sales, your vendor may prefer to be reimbursed at the end of the season. You may send combined checks for all federal nutrition benefit sales and incentives, but make sure you are tracking them all separately in your ledger. Checks can be mailed to vendors, or market managers can deliver them directly during the market day. Remind your vendors that they should be keeping their own records as well in order to ensure your reimbursement checks are correct.

Run Batch Reports

At the end of each market day, you must run a **batch report** on your EBT machine. Batching the machine confirms the payments for the day, makes an electronic deposit to your bank account, and provides you with a daily paper trail of transactions. Input the data into your tracking spreadsheet or program, separated by federal benefit where relevant, and keep the batch receipts filed with your data sheets for reference as backup. In case of data loss or an audit, these batch reports will provide a direct record of your federal nutrition benefit sales.

Monitor Float

Float refers to the sum of money you need to keep in your account at all times in order to ensure you have adequate funds to cover the full amount of alternative currency in circulation at any given time. Since there is a lag time between when you distribute alternative currency and when that alternative currency is redeemed with vendors, you must base your accounting and budgeting upon your amount of alternative currency distributed. To monitor float effectively, pay attention not only to redemption amounts but your amounts distributed as well.

Moreover, try to anticipate peaks and valleys in incentive spending at your market. Federal nutrition benefit and incentive sales will be affected by time of the month and the season, and you should make projections accordingly. States distribute nutrition benefits at different times of the month and sales may peak when customers have more money in their food budget; find your state's schedule on the USDA's website³. Farmers market sales often peak in August and again in November. Know that sales will likely increase when more popular produce, such as peaches and tomatoes, are in season and again before the end of the year as customers use their **FMNP** checks and shop for large holiday meals.

³ www.fns.usda.gov/snap/snap-monthly-benefit-issuance-schedule

Use Expiration Dates

Putting expiration dates on your alternative currency is a simple way to “zero out” your float at the end of each season. This can help with budgeting and accounting by ensuring that you do not need to retain funds in your account over multiple years to anticipate the potential redemption of alternative currency in circulation. In addition, an accurate count of alternative currency collected annually allows you to begin the year with a solid understanding of how many incentives you will have in circulation and therefore your budgetary needs. Finally, comparing how much alternative currency is still unredeemed at season’s end allows you to know the extent to which you need to replenish your stock and understand the percentage of incentives that go lost or unused each season.

Using expiration dates can also give your market a boost at the end of the season as customers spend the last of their incentive dollars. As the close of your market approaches, post signage and encourage market managers to communicate the fact that incentives cannot be used after the end of the year. Choose an expiration date that aligns with the end of your market season or have your alternative currency expire with your fiscal year if you have a year-round market.

Note: while you may choose to label your incentives with expiration dates, you are prohibited from doing so with alternative currency for SNAP.

Reduce Fraud

Most program operators encounter little, if any, fraud from their incentive program. Nonetheless, some currencies are easily replicable and you should take measures to ensure your program is safe against basic scams. In addition to expiration dates, consider:

- Changing the color of your tokens from year to year;
- Imprinting tokens with a unique logo mark (for example, your organization logo rather than a generic image like an apple or carrot);
- Using a watermark for paper scrip incentives; and
- Using unique serial numbers for paper scrip incentives.



Use a combination of these methods to reduce the likelihood of fraud and make sure your managers and vendors are aware of which anti-fraud measures you enact.

Create Vendor Agreements

Vendor agreements are a simple way to reinforce compliance with the policies of your incentive program, such as ensuring that incentive dollars are being accepted only for fresh produce, expired incentives are not accepted as payment, or that change is not given for SNAP tokens. While your market manager will need to keep an eye on vendors for day-to-day compliance, having an agreement in place will give you recourse with any vendors who violate the rules.

A vendor agreement should be viewed as a positive tool to educate, train, and flag any issues with your vendors early on in your program. It is also an opportunity to share key relevant points with vendors such as how the program operates, your schedule for reimbursement, and customer FAQs. Remind your vendors as part of the agreement that the incentive program is a positive for their business: it brings in new customers and increases the market’s sales.

Depending upon the number and complexity of the requirements you plan to put in place, you may want to consider holding a vendor training before the season begins. After the training may be an ideal time to have your vendors sign their agreements.

A sample vendor agreement developed by Washington State Farmers Market Association is available in the appendices.

Collect Accurate Data for Grant Reporting

Dedicating staff time to collecting data about your incentive program provides a significant amount of long-term value by allowing you to show stakeholders key indicators that express the value of your work.

Because it is important to have the ability to report out on your program's success, markets should commit the appropriate amount of training time necessary to ensure that market staff and/or volunteers know how to gather their data accurately and completely. Make sure the people responsible for capturing data at the market understand the importance of doing so and, conversely, that you put in place systems for capturing data that are realistic and feasible given the unique characteristics of your market. If you use a pen and paper data collection system (see sample manual entry forms in the appendices) then your staff should keep a supply of forms on site. If you are using an electronic data entry system, keep backup paper forms on hand in case of a technological malfunction. Regardless, train all staff how to use the necessary forms and equipment.

While market staff are the primary data collectors, vendors also have a key role in the accurate capture of incentive information. You can create clear policies around this set of responsibilities in all preseason and contractual agreements.



TECHNOLOGY

Electronic Data Management

Markets running incentive programs across the country use a wide variety of methods for tracking their data. Since 2011, Wholesome Wave's National Nutrition Incentive Network (NNIN) members have used an online data portal⁴ to enter their market's information and run reports on their aggregate data. All NNIN members have access to this data portal and annual training webinars on how to get the most out of this technology. For additional information on the Wholesome Wave data portal see our resource library⁵.

Case Western Reserve University and Wholesome Wave are also partnering on the development of an innovative new mobile app called FM Tracks that allows market staff to enter detailed and customer-specific information at the transaction level during the market day and run infographic style reports on incentive use and market statistics. This data syncs automatically to a cloud-based database hosted by Case Western Reserve University. Contact Wholesome Wave at nutritionincentivenetwork@wholesomewave.org to find out more.

⁴ www.marketresults.org

⁵ www.wholesomewave.org/our-initiatives/nationalnutritionincentivenetwork/resourcelibrary

Once data is submitted to the market administrator at the end of the market day, it is important to store this information in a consistent and usable manner — such as an Excel spreadsheet or Google Doc — that also assures the confidentiality of any customer or vendor-specific information.

Markets that run incentive programs use information, such as the number of new customers, amount of fruit and vegetable incentives redeemed, and number of farmers participating in the program, in a variety of ways. The most common of which is grant reports for sponsoring organizations and funders, or end-of-season presentations to board members, community members, or local media (see Chapter 5 for more guidance), or with potential program sponsors. Last but not least, collecting baseline information and then data in subsequent years allows you to compare your program's performance over time. To gauge the effect of different approaches or innovations, answer the following questions:

- Did your incentive demand increase when you started utilizing a new advertising outlet?
- Did you see a difference in federal benefit use with a higher or lower incentive rate?
- Did partnering with local organizations for outreach coincide with increases in your overall incentive use?

The table to the right details some of the ways you can use specific metrics to report on the success of your program.

INCENTIVE METRIC	REPORT CLAIM
Is this the customer's first time using SNAP or other federal nutrition benefits at the market?	<i>Our program served X number of unique federal nutrition benefit consumers at the market last season.</i>
Amount and type of federal nutrition benefits redeemed	<i>Our incentive program leveraged X amount of federal nutrition benefit dollars. These dollars were spent with local business owners and circulated in the local community.</i>
Amount and type of nutrition incentive distributed	<i>Our nutrition incentive program distributed X dollars to low-income consumers that were spent in our community at local farms and businesses.</i>
Number of farmers eligible to redeem federal nutrition benefits and incentives on the market day	<i>X number of farmers directly benefitted from our nutrition incentive program.</i>
Number of farmers eligible to redeem federal nutrition benefits and incentives divided by the total number of vendors on the market day	<i>X percentage of our vendors are eligible to accept federal nutrition benefits and incentives.</i>
Amount and type of nutrition incentives redeemed by vendors	<i>Vendors received x amount in additional revenue as a result of our nutrition incentive program.</i>
Fruit and vegetable nutrition incentives redeemed	<i>Customers at our market purchased an additional X dollars worth of fresh, healthy, and local fruits and vegetables as a result of our nutrition incentive program.</i>

CHAPTER 5

Conduct Outreach and Attract Attention to Your Program

FIND YOUR CUSTOMERS

- Customer Profile Worksheet

NAME AND BRAND YOUR PROGRAM

- Name Your Program
- Create Logos and Branding

DEVELOP OUTREACH MATERIALS

ALERT THE PRESS

- Social Media
- Press Releases

NUTRITION INCENTIVE PROGRAM TALKING POINTS

- Nutrition Incentive Programs
- Community
- Economy
- Health
- Environment



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Your nutrition **incentive program** will ultimately be successful because of the people who take advantage of it. Getting the word out to your target audience as well as funders, the community at large, and the media will ensure your program's long-term success. This chapter covers the fundamentals of conducting outreach to nutrition incentive customers to draw more to your market. It also discusses the basic principles of creating media alerts and press releases, doing promotion on social media, and how to talk about incentive programs to prospective partners, funders, and the general public. By the end of this section, you should have the tools you need to both bring in customers and tell the world about the impactful work your market is doing to improve the health and well-being of your community.



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Find Your Customers

When conducting outreach to promote your program, take some time to lay out a basic “customer profile” to guide your efforts. Answering a few simple questions can turn up additional outreach avenues or considerations for how to ensure potential customers know about your program. Use the following worksheet to identify and learn more about your target customers. If possible, include staff or volunteers in the process who may have additional perspectives on the consumers you’re trying to reach

Customer Profile Worksheet

Much of this information will be similar to research you may already have done about **SNAP** customers when you started accepting federal nutrition benefits at your market. Depending on your **program design**, you may be trying to reach **WIC CVV** and **WIC/Senior FMNP** customers as well. You can fill out a worksheet (see the appendices) for each of these target groups, or simply answer for multiple audiences on one sheet.

DEMOGRAPHICS

Age range

Gender

Income level

Ethnic background

Language spoken

Literacy level

LOCATION

From what geographic area(s) will your potential new customers be coming?

Where do your customers typically spend their time? (for work, social events, shopping, etc.)

Are there any websites that your target customers frequent? Where do they spend time on the Internet?

PURCHASING HABITS

Where do your low-income customers typically shop for food?

When in the month do your customers typically shop for food?

What types of products do your customers purchase?

What products will draw potential customers to your market?

Now that you have a better sense of who your customers are, what will motivate them to shop at your market, and where they can be reached, consider the best approaches to outreach. For example, if you are trying to reach customers from a specific immigrant group, try reaching out to churches or community organizations that serve this group.

Partnering with community organizations in general is an excellent approach to finding your target audience. Consider placing fliers, posters, or brochures with the following groups in your community:

- Faith-based or anti-hunger organizations;
- Community health centers;
- Organizations that serve low-income families such as Head Start or the Boys & Girls Club; and
- State agencies that issue federal nutrition benefits.

Suggestions on the content and form of the outreach materials are discussed later in this chapter.

Name and Brand Your Program

Your program will be more effective if customers can recognize it quickly and easily. A program name and a well-designed logo allow your target audience to identify and find out where they can get access to incentives. Below are some tips for naming and branding your program.

Name Your Program

The following items can be incorporated into your incentive program's name:

- Location
 - State name
 - State motto or identifying characteristic (i.e. "The Granite State" = "Granite Bucks")
- Type of product incentivized (i.e. "Veggie Vouchers")
- Amount of your incentive (e.g. "Double Bucks")

When choosing a name for your program, keep in mind that you want it to have widespread appeal and be easy to identify as a means of affordable food access.

Create Logos and Branding

If your market does not have the resources to hire a professional graphic designer to create a logo, reach out to your local community college or university to find graphic design students or a class in need of a project. You can also have a design contest or reach out to your community and supporters to see if anyone wants to donate their skills to your cause.

"Branding" allows you to present a consistent image to your customers. A simple way to stay recognizable is to pick a set of colors and fonts and then use these and only these on printed materials each season and, ideally, from season to season. If you have a lot of staff turnover or volunteers creating printed materials for your market, write down all of your conventions around program name, logo use, fonts, and colors into a short "style guide" that you hand out whenever a new person steps up to make a flier or brochure for your market and incentive program.



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QUICK LIST

Types of printed outreach materials include:

- Fliers
- Posters
- Mailers
- Brochures

Post your printed outreach materials at:

- Churches
- Hunger relief agencies
- Community partners
- Agencies that issue state and federal nutrition benefits
- Schools
- Head Start program locations
- Boys and Girls clubs
- Community health centers
- Your market!

Develop Outreach Materials

Outreach efforts and customer recruitment will be greatly improved with compelling printed materials to advertise the program to your target audience. Some important components of a good handout include:

- Your organization's name, program name, as well as your logo
- A brief, clear explanation of your incentive program:
 - Federal nutrition benefit type accepted (SNAP, WIC CVW, etc.) and incentivized
 - The matching type (1:1, \$2 for \$5, etc.)
 - The cap (i.e. limit of \$10 match per customer)
 - What type of products the incentives can purchase
 - Length of the incentive program
 - Any additional restrictions
- Where and when the program is offered:
 - Opening and closing dates for the markets
 - Day(s) and time(s) of markets
 - Address/location
 - A short sentence to help customers locate the market as needed
- A picture of the **EBT** card that your market accepts
- Other forms of payment accepted at the market (cash, credit/debit) if applicable
- Phone number and/or website (or other social media platforms) where customers and potential donors can get more information
- A mention of your partners and/or funders

Try to be aware that the messaging you use to sell your market to non-EBT customers may be different from how you reach out to low-income consumers or those who are not as familiar with the market. Focus on clarity of your message and making sure people know how to access the market, while placing an emphasis on affordability and health. Recognize that any printed materials you put up or leave behind should be translated into the language of your target audience and try to have someone from the community review your materials to make sure they are clear and culturally appropriate. Language and literacy issues can be addressed by including pictures that show how to redeem incentives at the market.

See the appendices for sample outreach fliers.

Alert the Press

At certain points, it can be valuable to attract media attention to your program, such as program launch or a visit from a local official or dignitary. In such instances, you can communicate to the press with media alerts and press releases.

Press releases and media alerts allow organizations to pass information to local or national media organizations, including newspapers, TV and radio stations, and bloggers. They are used when you want to notify the press about a specific event, tell them about your program, or get the word out about your work to a wider audience that can be best reached through local media outlets. The two have different purposes and different forms.

The **media alert** is an invitation sent to reporters if you are having an event, such as a press conference, scheduled market event, or community meeting. It is released at least a week before the event and again in the days leading up to it, and should entice the reporter by promising a newsworthy, exciting, or picturesque event that will be worth the reporter's time. Media alerts are short—no more than one page long. Their audience is primarily reporters, so they can contain just bullet points that address the basics: who, what, when, where, why. Oftentimes they will be used as short stories in daily papers or blogs about “events” coming up for the week or day. Make your connection to larger events (see sidebar) quickly and emphasize if there will be good photo or video opportunities and local celebrities or officials present. Don't forget to include all relevant logistical information about parking, access to power for equipment, and time slots for interviews or particularly exciting events.

A **press release** is typically released only once, at the time of the event or immediately following, and describes the event in the style of a news article. Releases can be used to announce a market event that already happened or an ongoing program, to support a local issue, or to connect your market to a national news story or new research. Press releases have more detail and are written in the format of an article meant for the public to read. A press release can be two pages or sometimes longer and should have the most important information in the first paragraph

and decreasingly important information as the story goes on. This allows an editor to end the story at any point and retain the most important information; this means you should always think about writing a press release as though you are writing the story you want to see about your program or event.

It is important to be discerning when reaching out to the media via a press release or media alert. In order to ensure that the news gatekeepers will cover your event or story, you should be certain that the information you are sending or the event you are announcing is newsworthy. You want to make sure that when a reporter or assignment editor sees a release from your organization they will know immediately that it is information worth covering. Sending too many releases about similar stories could backfire and lead to media ignoring newsworthy events.

There are many media services available that provide local and national media contacts, such as Vocus or BurrellesLuce. However, their services are costly. Sometimes the best way to create a media list is to call your local paper or TV stations and ask for the best contact email and phone number to send a press release. You may also want to email bloggers who cover your community or issues that are pertinent to your organization. If you have time, it is also helpful to develop a relationship with news outlets.



RESOURCE

Contact your **Associated Press**¹ bureau to find out the best email address to which to send your media alert or release.

Take a look at the **Easy Media List**². To obtain emails or numbers for the contacts listed, you must pay for them, but it provides a great starting point to search for potential outlets. You can then go to that media outlet's website to find an appropriate contact.

¹ www.ap.org/contact-us/bureaus

² www.easymedialist.com/usa/index.html



FOOD FOR THOUGHT

What Makes a Good Story?

Reporters want to cover good stories — so make their job easier by “selling” your event with the following tips:

- Connections to local interests, such as: farmers markets are boosting the local economy by creating new employment opportunities.
- Connections to national interests with a local twist, such as: the USDA supports nutrition incentive programs, with important effects here in our town.
- This helps a particular group: children, seniors, veterans, small farmers, etc.
- This is a hopeful story: an example of the community pulling together, a solution to the problem of obesity or declining small farms, a bright spot in the local economy.

For detailed content guidelines and examples of media alerts and press releases, see the appendices.

Use the following guidelines when sending a media alert or press release:

- Send by email wherever possible – though, obviously, follow instructions if the media organization gives you instructions.
- Put the most important/catchy aspect in the subject line.
- Examples:

BAD	GOOD
“Our New Program”	“Eastside Market Now Doubles Food Stamp Dollars, Increases Access to Healthy Food for Residents”
“Market Hosts Event”	“Hundreds Eat and Learn at Market Season Kickoff and Family Day”

- Copy-paste the full text of your release into the body of the email. You want to make it easy for the reporter to look at your release/alert without having to open the attached file. You may also include the release as an attached PDF file; however, if it is too large it may get caught up in a spam or junk filter.

Social Media

The term “social media” refers to forms of electronic communication such as websites for social networking (Facebook, Twitter, blogs, etc.) through which users create online communities to share information, ideas, personal messages, and other content. If your market currently uses social media, then you should take advantage of these tools to do outreach and raise the visibility of your incentive program. It can be a very effective and affordable way to promote your organization. Maintaining a regular social media presence does take time and you’ll want to make sure that the payoff for your organization is worth your staff’s time.

The benefits of a strong social media presence are related to the volume of people that you can engage. These include:

- Letting a broad swath of your community know about your work by reaching out quickly to all of your followers at once regarding special events, program milestones, and new initiatives.
- Increased reach and capacity for fundraising through promoting campaigns to your followers and their extended networks.
- Ability to leverage followers for advocacy causes such as letter-writing campaigns to local legislators or community decision-makers.
- Perception of the public influence your organization has with your followers by decision-makers and funders may lead to increased access and credibility when asking for support.

Unlike standard one-way communication such as print or broadcast, social media is a two-way communications platform. When successful, it engages the people with whom you are trying to communicate. Everyone who engages with your social media presence is hoping to get something out of their participation, such as useful information, insight into your organization, or the social benefit of their public display of support for the work you do. A good rule to follow when communicating through social media is the 80-20 rule, where 80% of the time you should offer your followers useful tips or interesting information and 20% of the time you can ask specific things from your audience, such as donations or support. This division of engagement will keep your audience engaged and feeling rewarded and appreciative.

Twitter is a tool that allows you to consistently and regularly engage in conversation with others. It allows for short, quick messages to be sent out and for you to talk with others in an online forum.

Getting Started

- Create a Twitter handle (username). Keep it short and easily identifiable.
- Find people on Twitter that you wish to engage with both locally and nationally and follow them.
- This includes government offices, local news sources, and others within your community.

Developing Content

- Tweets must be kept to 140 characters.
- Include links within your tweet. You can shorten your links by using third-party companies, such as www.bitly.com⁴ so that fewer characters out of your 140-character limit will be taken up by the hyperlink.
- Use short, to-the-point language that will engage the reader.
- Include interesting facts and statistics as well as news articles that are timely and relevant.
- **80/20 Rule:** Only “ask” 20% of the time. Twitter is not designed as a fundraising tool. Use the other 80% of your tweets to provide newsworthy information and interact with your followers.

Developing Relationships

- Converse with others on Twitter.
- Engage in conversations, rather than sending out 1-sided messages.

Facebook differs from Twitter in that it is not a constant conversation. Limit what you post on Facebook to especially meaningful information about your organization, news about your work, as well as other breaking news.

Getting Started

- Create a **Facebook**³ page for a **business**⁴. This is different from a Facebook profile for a person.
- You will need to have a Facebook profile for a person in order to create a Facebook page for a business. Multiple personal profiles can be linked to the Facebook page if you wish to have more than one user managing the page. Visit the Facebook website⁵ for assistance with getting started.

Developing Content

- Developing content for Facebook is much the same as developing content for Twitter, though you should limit the amount of content posted each day. Facebook posts should not occur as frequently as tweets.
- Post links to your organization’s blog posts, news featuring your organization, as well as news relevant to your organization’s mission.

Developing Relationships

- Use Facebook to connect with others on a local and national level.
- Similar to Twitter, follow other like-minded organizations.
- Share relevant content from people and organizations you follow.

A **blog** serves as a journal for your organization. It is the venue to post lengthier content and to discuss current events from your organization’s perspective. Make sure you review the analytics from your organization’s blog to determine whether it is being read. If it is not, you should invest only minimal staff time into developing content.

³ www.facebook.com/help/364458366957655

⁴ www.facebook.com/pages/create.php

⁵ www.facebook.com/about/pages

Getting Started

- Blogs can be hosted on a variety of platforms. You can add the blog to your organization's website or you can look to free sites such as Wordpress or Blogger.
- Cross-link and cross-post content between Twitter, Facebook, and your organization's website.

Developing content

- Limit your material to 3–4 paragraphs per entry.
- Content should be comprised of alerts, news clips, human-interest stories, media coverage of your organization, innovative ideas, events, and more. You can also use your blog to summarize other relevant articles and news stories.
- Post often. Aim to post multiple times per week. The more you write the more reliable you become as a source for information.
- Most importantly, do your homework and make certain the information you put out there is accurate.

Nutrition Incentive Program Talking Points

If you're doing outreach to the general public, policy makers, or community partners it is helpful to have some basic information on hand about incentive programs and the impact they can have on low-income consumers, small and medium-sized farms, and the broader community. Wholesome Wave has compiled the following information to help you discuss the importance of your program. Note that some of these talking points can and should be adapted to your own market or geographic region.

Nutrition Incentive Programs

- Nutrition incentive programs are designed to increase the value of federal nutrition benefits, including Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), Farmers Market Nutrition Program (FMNP) checks issued by the USDA to low-income seniors and participants of the Women, Infants and Children Program (WIC), and/or Cash Value Voucher checks, also part of the WIC program.
- Shoppers who participate in our [insert program name here] receive incentives that increase the value of their federal nutrition benefits when they are used to purchase fresh, local produce at participating sites. (Explain incentive offered to low-income market members.)
- By empowering federal nutrition benefits consumers to support our farmers, we're keeping federal dollars local and creating economic viability in our area.
- Driving additional revenue to direct-to-consumer-marketing farms helps make them viable in communities that may not otherwise be able to support them.

Community

- Over 46 million Americans are enrolled in SNAP, the food stamp program. Half of these are children and a quarter are seniors⁶.
- More than 49 million Americans are food insecure⁷. This means millions of citizens lack access to healthy affordable foods and do not always know where their next meal is coming from.
- According to the Pew Research Center, United States income inequality is the highest it has been since 1928⁸. Access to healthy food depends on income level in the United States⁹.
- Food access problems are prevalent in both urban and rural America¹⁰.

⁶ www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

⁷ www.ers.usda.gov/publications/err-economic-research-report/err173.aspx

⁸ www.pewresearch.org/fact-tank/2013/12/05/u-s-income-inequality-on-rise-for-decades-is-now-highest-since-1928/

⁹ www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx

¹⁰ www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#trends

Economy

- Every \$1 in federally funded SNAP benefits generates \$1.73 in economic activity¹¹.
- \$1 billion of SNAP benefits generate 8,900-17,900 full-time equivalent jobs¹².
- American farmers receive just 11.6 cents of every dollar spent on food in the United States¹³.
- On average, nearly 90 percent of a farm family's income is supplied by another source of employment¹⁴.
- In 2011, small farms "accounted for slightly more than 1% of the value of total U.S. agricultural production, while representing 59% of farm households"¹⁵.

Health

- Children are forecasted to live shorter lives than their parents, mostly due to diet-related illness¹⁶.
- 95% of Americans under 50 years of age do not eat the recommended amounts of vegetables¹⁷.
- The Center for Disease Control estimates that the annual medical cost of obesity in the U.S. was \$147 billion in 2008¹⁸. The estimated cost of diabetes was \$245 billion in 2012¹⁹.
- One in three children is overweight or obese²⁰; one in three adults is clinically obese²¹.
- 20% of cancer, 33.9% of kidney disease, and 70% of arthritis in women is attributable to obesity²².

- Wages were inversely related to body mass index (BMI) and obesity in a nationally representative sample of more than 6,000 adults — meaning, those with low wages had increased BMI as well as increased chance of being obese²³.
- Fruit and vegetable consumption was associated with decreased all-cause mortality, decreased cancer, and decreased cardiovascular mortality²⁴:
 - Participants eating 1 to <3 portions of fruits and vegetables per day showed significantly greater survival than those eating less than 1 portion/day; those eating 7+ portions per day showed the greatest decrease in mortality.
 - Vegetables have more of an impact than fruit: consuming vegetables conferred significantly greater benefit than consuming fruit.

Environment²⁵

- Our industrial food system is responsible for an estimated 33% of the total global warming effect²⁶.
- "Small-scale sustainable farms have been found to emit between one-half and two-thirds less carbon dioxide for every acre of production"²⁷.
- Our industrial agriculture system pollutes 48% of stream and river water and 41% of lake water in the United States²⁸.

¹¹ www.economy.com/mark-zandi/documents/Stimulus-Impact-2008.pdf

¹² thefoodtrust.org/uploads/media_items/access-to-healthy-food.original.pdf

¹³ www.ers.usda.gov/publications/err-economic-research-report/err114.aspx

¹⁴ www.farmaid.org/site/c.qll5lhNVJsE/b.6061617/k.7DEC/Making_the_Case.htm

¹⁵ fas.org/sgp/crs/misc/R40152.pdf

¹⁶ www.nejm.org/doi/full/10.1056/NEJMSr043743#t=abstract

¹⁷ www.health.gov/dietaryguidelines/dga2010/DietaryGuidelines2010.pdf

¹⁸ www.cdc.gov/obesity/data/adult.html

¹⁹ care.diabetesjournals.org/content/early/2013/03/05/dc12-2625.full.pdf+html

²⁰ www.cdc.gov/healthyyouth/obesity/facts.htm

²¹ www.cdc.gov/obesity/data/adult.html

²² www.rwjf.org/en/research-publications/find-rwjf-research/2014/09/the-state-of-obesity.html

²³ www.ncbi.nlm.nih.gov/pubmed/20431413

²⁴ jech.bmj.com/content/68/9/856.full.pdf+html

²⁵ These environmental statistics were organized by Grace Communications Foundation; www.gracelinks.org

²⁶ www.sustainabletable.org/982/agriculture-energy-climate-change

²⁷ www.sustainabletable.org/982/agriculture-energy-climate-change

²⁸ www.sustainabletable.org/267/water-quality

APPENDICES •

VENDOR RECEIPT

MARKET MANAGER CHEAT SHEET

MARKET SLIP EXAMPLES

OFFLINE FOOD STAMP VOUCHER

FM TRACKS MANUAL ENTRY FORM

DATA PORTAL MANUAL ENTRY FORM

VENDOR AGREEMENTS

OUTREACH FLIERS

MEDIA ALERT TEMPLATE AND GUIDELINES

PRESS RELEASE TEMPLATE AND GUIDELINES

WORKSHEETS

- Community Needs Assessment
- Community Resources Assessment
- Customer Profile Worksheet

Vendor Receipt

Vendor Receipt

Market Manager Copy

Market Name: _____

Vendor Name: _____

Date: _____

• Total Value of SNAP Currency Received: \$ _____ (optional)

• Total Value of Incentive Currency Received: \$ _____ (optional)

• Total Reimbursement Due: \$ _____
Date Paid_____
Vendor Signature_____
Market Manager Signature

Vendor Receipt

Vendor Copy

Market Name: _____

Vendor Name: _____

Date: _____

• Total Value of SNAP Currency Received: \$ _____ (optional)

• Total Value of Incentive Currency Received: \$ _____ (optional)

• Total Reimbursement Due: \$ _____
Date Paid_____
Vendor Signature_____
Market Manager Signature

Market Manager Cheat Sheet: WIC CVV/FMNP and Senior FMNP Vouchers

A guide to remind market staff of the types of federal benefits accepted and the processes associated with each can be a helpful resource to have at your market. This cheat sheet was created specifically for Connecticut's federal benefits distributed before 2011, so please make sure to read through and edit as necessary before using at your market.

WIC CVV or FVV (Women, Infants and Children Cash Value Voucher or Fruit and Vegetable Voucher)

CONNECTICUT DEPARTMENT OF PUBLIC HEALTH: SPECIAL SUPPLEMENTAL NUTRITION PROGRAM
FOR WOMEN, INFANTS, AND CHILDREN (WIC PROGRAM) 410 Capitol Avenue, Hartford CT 06106 1-800-741-2142

64-1968 /511 4

SEQUENCE NO.	FAMILY	WIC ID	PAYEE NAME	DATE	FIRST DAY TO USE
4					11/05/09

PAY TO THE ORDER OF:
AUTHORIZED WIC VENDOR
STAMPED HERE:

PACKAGE: 10002
Up To \$6.00 WIC-approved fruits & vegetables
(no potatoes, except sweet potatoes/yams)

LAST DAY TO USE: 12/04/09

ACTUAL \$ AMOUNT OF SALE: \$6.00

Wholesome Wave
For Deposit Only

EXAMPLE

VENDOR MUST DEPOSIT WITHIN 60 DAYS
OF "FIRST DAY TO USE" DATE

UNITED COMMUNITY BANK
Marietta, GA

SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY

DATE: 10/5/09

IMPROPER USE OF THIS CHECK IS SUBJECT TO STATE AND FEDERAL PROSECUTION

NOT NEGOTIABLE UNLESS SIGNED

Can be used for:

Fruits & vegetables only

Important features:

- Customer's name, WIC ID, Family ID, and signature must match those on his/her WIC booklet
- "First Day to Use" and "Last Day to Use"
- Dollar amount of voucher
- What voucher can be used for

WIC FMNP (WIC Farmers' Market Nutrition Program)

CONNECTICUT GROWN

WIC FARMERS' MARKET NUTRITION PROGRAM
CHECK MUST BE USED BY OCTOBER 31, 2010
FOR THE PURCHASE OF CONNECTICUT GROWN
FRESH FRUITS AND VEGETABLES ONLY
AT CERTIFIED FARMERS' MARKETS
NOT GOOD AT GROCERY STORES OR ROADSIDE MARKETS

PAYABLE TO: A Connecticut Certified Farmers' Market Program Vendor \$ 3.00

THREE AND NO/100 EXAMPLE DOLLARS

CONNECTICUT DEPT. OF AGRICULTURE
165 Capitol Avenue, Hartford, CT 06106

BANK OF AMERICA
HARTFORD, CONNECTICUT

SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY

DATE: 10/5/09

NO CHANGE ISSUED

Can be used for:

Fruits & vegetables only

Important features:

- Color of voucher: vouchers issued in [year] are [color]
- Date check must be used by (top middle)
- Signature: check must be signed to be valid

Senior FMNP (Senior Farmers' Market Nutrition Program)

CONNECTICUT GROWN

SENIOR FARMERS' MARKET NUTRITION PROGRAM
CHECK MUST BE USED BY OCTOBER 31, 2010
FOR THE PURCHASE OF CONNECTICUT GROWN
FRESH FRUITS AND VEGETABLES ONLY
AT CERTIFIED FARMERS' MARKETS
NOT GOOD AT GROCERY STORES OR ROADSIDE MARKETS

PAYABLE TO: A Connecticut Certified Farmers' Market Program Vendor \$ 3.00

THREE AND NO/100 EXAMPLE DOLLARS

CONNECTICUT DEPT. OF AGRICULTURE
165 Capitol Avenue, Hartford, CT 06106

BANK OF AMERICA
HARTFORD, CONNECTICUT

SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY

DATE: 10/5/09

NO CHANGE ISSUED

Can be used for:

Fruits & vegetables, Honey

Important features:

- Color of voucher: vouchers issued in [year] are [color]
- Date check must be used by (top middle)
- Signature: check must be signed to be valid

Note that since market managers generally do not handle WIC CVV/FMNP transactions, the processes are not detailed here. For more information on distributing WIC CVV/FMNP incentives, please refer to Chapter 3.

Market Slip Examples

[Market Name]	Date: _____
[Vendor Name]	
<div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div> Amount Purchased: _____	
<div style="border: 1px solid black; height: 150px; margin-top: 5px;"></div> Paid in WIC CVV: _____ Paid in WIC FMNP: _____ Paid in SFMNP: _____ Paid in SNAP: _____ Paid in _____: _____	
Signed: Vendor _____ <div style="text-align: center; margin-top: 10px;">Market Manager _____</div>	

[Market Name]	Date: _____
[Vendor Name]	
<div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div> Amount Purchased: _____	
<div style="border: 1px solid black; height: 150px; margin-top: 5px;"></div> Paid in WIC CVV: _____ Paid in WIC FMNP: _____ Paid in SFMNP: _____ Paid in SNAP: _____ Paid in _____: _____	
Signed: Vendor _____ <div style="text-align: center; margin-top: 10px;">Market Manager _____</div>	

[Market Name]	Date: _____
[Vendor Name]	
<div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div> Amount Purchased: _____	
<div style="border: 1px solid black; height: 150px; margin-top: 5px;"></div> Paid in WIC CVV: _____ Paid in WIC FMNP: _____ Paid in SFMNP: _____ Paid in SNAP: _____ Paid in _____: _____	
Signed: Vendor _____ <div style="text-align: center; margin-top: 10px;">Market Manager _____</div>	

[Market Name]	Date: _____
[Vendor Name]	
<div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div> Amount Purchased: _____	
<div style="border: 1px solid black; height: 150px; margin-top: 5px;"></div> Paid in WIC CVV: _____ Paid in WIC FMNP: _____ Paid in SFMNP: _____ Paid in SNAP: _____ Paid in _____: _____	
Signed: Vendor _____ <div style="text-align: center; margin-top: 10px;">Market Manager _____</div>	

The items in [brackets] should be customized for your market and for each vendor. Market slips should be printed, cut out, and distributed to each vendor before each market or on the first day of the market season.

Offline Food Stamp Voucher

OFFLINE FOOD STAMP VOUCHER 0307140

Vouchers must be cleared on POS device within 15 days.

Card Number (Must be complete card number)

PRINT Cardholder Name

X

Cardholder Signature Date

In signing this voucher, I believe that food stamp funds are available for the full amount of this transaction. If funds are NOT available, future month's benefits may be deducted ONLY under specific circumstances as directed by the State.

In the event of a dispute, if any information in the shaded areas has been altered, charge back may occur.

APPROVAL NUMBER

TRANSACTION DATE/TIME

AMOUNT \$

STORE FNS AUTHORIZATION NUMBER

☐ Purchase ☐ Refund

PRINT STORE NAME

STORE PHONE NUMBER

STORE ADDRESS

STORE CITY/STATE/ZIP

STORE SUPERVISOR/CLERK SIGNATURE

X

Food Stamp regulations prohibit representation of this voucher by merchant if voice authorization was denied.

White: Store Copy / Yellow: Customer Copy

2 Part

efunds 2pt 501

- On your Offline Food Stamp Voucher slip, fill in the following information using a ball point pen (making sure to press firmly so that the writing is also clear on the yellow copy underneath):
 - Customer's card #
 - Customer's name
 - Amount to be charged
 - Transaction Date and Time
 - FNS # (####)
 - Store name: (_____)
 - Store phone number: (XXX.XXX.XXXX)
 - Store address: (_____)
- Sign the Offline Food Stamp Voucher and have customer sign the Offline Food Stamp Voucher
- Call 888.627.4357
Follow the instructions and when prompted:
 - Enter FNS # (####)
 - Enter Voucher #. This is the RED # found on the top right-hand corner of the Offline Food Stamp Voucher slip. (If the voucher has a 6-digit #, put a '0' in front of the 6 digits.)
 - Enter customer's EBT card number when prompted
 - Enter expiration date
 - Enter sales amount
 - Make sure to get the approval number!

- WRITE THE APPROVAL NUMBER** on the Offline Food Stamp Voucher.

- Give the customer the yellow copy and keep the white copy.

Clearing the Offline Food Stamp Voucher

- Once the EBT Terminal is working again:
 - Have the merchant copy of the Offline Food Stamp Voucher ready.
 - On the EBT Terminal, press the purple 'more' button.
 - Press 'Voucher Clear'
 - Press 'Purchase'
 - Enter card number, and follow directions on machine using the information from the Offline Food Stamp Voucher.
 - Print out receipt from EBT Terminal.
 - Staple receipt from EBT Terminal to Offline Food Stamp Voucher.

IMPORTANT: Offline voucher MUST be cleared through the EBT Terminal within 7 days.

FM Tracks Manual Entry Form for FINI Sub-awardees, p.1

FM Tracks: Farmers Market Manual Entry Forms

Purpose

This form is designed to capture data from incentive customers in the event that your market does not have access to the FM Tracks mobile app. Use this form to:

- Record sales data on incentive purchases
 - Create user IDs for new customers
 - Submit data yourself or by your market administrator for manual entry into the FM Tracks web interface
- If you have questions about the correct use of this form, please contact your market administrator: _____

Required Data Points

☆ This star and a **black background with white text** indicates required data. If it's an especially busy market day, these questions are the minimum required entries.

Instructions on How to Use This Form

Step 1: Farmers Market Set-Up

At the beginning of your market day, fill out **A) Farmers Market Information** on page 2.

Step 2: New Customer Information

Ask customer for their FM Tracks ID. Remind them it is their first and middle initials and their birth month and day (eg. CA0525).

If they do not have an FM Tracks ID, ask: *"Would you like to register for a FM Tracks today? Registering for FM Tracks is optional and does not affect your ability to participate in the nutrition incentive program or use your SNAP benefits, though it is encouraged. The FM Tracks will not be linked to your actual name or any other personally identifiable information. It allows us to track our program's impact over time. The ID can be used for loyalty rewards programs we may have in the future. You do not have to create a FM Tracks ID if you do not want to. You do not have to answer any questions if you do not want to."*

If they agree to set up an FM Tracks ID, set up the ID in the **B) New FM Tracks User ID** table on page 2. Proceed to ask them the 'New User' Questions.

If they do not want to set up an FM Tracks ID, proceed to **C) Transaction Log** on page 3 and ask them "Is this your first time participating in this farmers market?" Report their answer with a "Y" or "N" in the first column.

Step 3: Sales and Transaction Information

Log transaction information for customers with an existing or newly created FM Tracks ID in **C) Transaction Log** on page 3.

Step 4: Redemption Information

At the end of the market day, or as you are doing the necessary accounting for vendor reimbursement, fill out **D) Post-Market Day Redemption Information** on page 4.

Step 5: End of Day Questions

At the end of the market day, fill out **E) Post-Market Day Vendor Information** on page 4 and 5, and **F) Post-Market Day General Information** on page 5.

Step 6: Data Entry into Website

Log into the FM Tracks website and enter your data under the Manual Entry tab.

FM Tracks Manual Entry Form for FINI Sub-awardees, p.3

C) Transaction Log					C) Transaction Log (cont.)				
☆ FM Tracks I.D. from page 2 e.g. CA0525 or ☆ New Customer (Y/N) if customer doesn't have, or want to create, a FM Tracks I.D.	☆Purchase Type (SNAP/EBT; WIC FMNP; Senior FMNP; WIC CWV; Cash/Check; Credit/Dbt; Produce Rx)	☆Purchase Amount	☆Incentive Type	☆Incentive Amount	☆ FM Tracks I.D. from page 2 e.g. CA0525 or ☆ New Customer (Y/N) if customer doesn't have, or want to create, a FM Tracks I.D.	☆Purchase Type (SNAP/EBT; WIC FMNP; Senior FMNP; WIC CWV; Cash/Check; Credit/Dbt; Produce Rx)	☆Purchase Amount	☆Incentive Type	☆Incentive Amount
e.g. CA0525	e.g. SNAP	e.g. \$10	e.g. F+V only or All-SNAP	e.g. \$10	14				
1					15				
2					16				
3					17				
4					18				
5					19				
6					20				
7					21				
8					22				
9					23				
10					24				
11					25				
12					26				
13					Total (Purchase and Incentive Amount)				\$

FM Tracks Manual Entry Forms - 3

FM Tracks Manual Entry Form for FINI Sub-awardees, p.4

D) Post-Market Day Redemption Information										
Payments Redeemed by Vendor					Incentives Redeemed by Vendor					
Vendor Name	★ SNAP	WIC CVW	Senior FMNP	WIC FMNP	Produce Rx	Other?	★ SNAP F+V- only incentives	★ All-SNAP Incentives	All Other Incentives	
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
★Total (all applicable)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

E) Post-Market Day Vendor Information	
★ How many total producer/vendors were selling at this market today?	#
★ Today, how many of the producers/vendors were selling fruits and vegetables?	#
★ Today, how many of the producers/vendors were eligible to accept SNAP?	#

FM Tracks Manual Entry Forms - 4

FM Tracks Manual Entry Form for FINI Sub-awardees, p.5

E) Post-Market Day Vendor Information (cont.)

How many producer/vendors sold each of the following fruits types? (Enter N/A if your market does not gather this data)	Apples or pears	Peaches, plums, apricots, cherries	Berries	Citrus	Melons	Bananas, pineapple, mangoes
	#	#	#	#	#	#
How many producer/vendors sold each of the following vegetables types? (Enter N/A if your market does not gather this data)	Lettuce, spinach, broccoli, kale, greens	Corn, white potatoes	Carrots, sweet potatoes, tomatoes, winter squash	Beans (except green and wax beans)	Cauliflower, onions, zucchini squash, cucumber, green or wax beans	
	#	#	#	#	#	
Did any vendors donate food to social service groups today?						
Yes No Don't Know						
What was the total net sales for all vendors today?						
\$						

F) Post-Market Day General Information

How many people do you estimate came to your farmers' market today?	#	Hot	Warm	Cool	Cold
What was the temperature like today? (circle one)		Sunny	Cloudy	Rainy	Windy
What was the weather like today? (pick all that apply)		Sunny	Cloudy	Rainy	Snowing
Were there be any non-vendor groups (non-profits, schools, county or municipal programs, etc...) at the market today using a table or booth to share information, provide free goods or services, or conduct a survey?	Yes (please specify): _____ No I don't know				
Did you have any of the following activities at today's market? Pick all that apply and describe below:	<input type="checkbox"/> Live music <input type="checkbox"/> Chef/cooking Demonstration <input type="checkbox"/> Taste test <input type="checkbox"/> Nutrition Education <input type="checkbox"/> Activities for kids <input type="checkbox"/> Contest <input type="checkbox"/> Promotion <input type="checkbox"/> Health fair <input type="checkbox"/> Gardening demonstration				
Did you do any additional marketing for today's market?	If Yes, describe: _____				
How many total hours did your volunteers work today?	#				
Did you have problems using the FM Tracks mobile app at the market?	Yes (please specify): _____ No				

Data Portal Manual Entry Form for Non-FINI Network Members, p.1

WW Data Portal: Farmers Market Transaction Log**A) Farmers Market Information****☆Market Name:**

Purpose: This form is designed to capture data from incentive customers at the market. Use this form to:

- Record customer data re: incentive purchases
- Submit data to your market administrator for manual entry into the WW Data Portal

If you have questions about the correct use of this form, please refer to the *instructions on page 1* or contact your market administrator:

☆Market Date:**Required Data Points:**

☆ This star and a **black background with white text** indicates priority data. If it's an especially busy market day, these questions are the minimum required entries.

Instructions on How to Use This Form**Step 1: Farmers Market Set-Up**

At the beginning of your market day, fill out **A) Farmers Market Information** above on page 1.

Step 2: Sales and Transaction Information

Ask each customer the "New User" Question and proceed to document each transaction in **B) Transaction Log** on page 2.

Step 3: Redemption Information

At the end of the market day, or as you are doing the necessary accounting for vendor reimbursement, fill out **C) Post-Market Day Redemption Information** on page 3.

Step 4: End of Day Questions

At the end of the market day, fill out the **D) Post-Market Day Vendor Information** on page 3.

Step 5: Data Entry into Wholesome Wave Data Portal

Log into the Wholesome Wave Data Portal at <http://www.marketresults.org> and enter your data.

Data Portal Manual Entry Form for Non-FINI Network Members, p.2

B) Transaction Log					
☆ New Customer "Have you ever shopped at this market before today?" (Y/N/No Answer)	☆ Payment Type (SNAP/EBT; WIC/FMNP; Senior FMNP; WIC CVV; Cash; Check; Credit/Debit; Produce Rx)	☆ Payment Amount	☆ Incentive Type(s) - (enter names below)	☆ Incentive Amount	
e.g. Y	e.g. SNAP	e.g. \$10	e.g. All-SNAP Incentives or F+V-only Incentives	e.g. \$10	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
Total Payment Amount		\$	Total Incentive Amount	\$	

Wholesome Wave Data Portal Log - 2

Data Portal Manual Entry Form for Non-FINI Network Members, p.3

C) Post-Market Day Redemption Information

Note: only the aggregate amount of incentives redeemed is required. You do not have to break it down by incentive type if your market does not already do so.

Payments Redeemed by Vendor										☆ Incentives Redeemed* by Vendor		
Vendor Name	☆ SNAP	WIC CVV	Senior FMNP	WIC FMNP	Produce Rx	Other?	☆ F+V- Only Incentives	☆ All other (non-F+V) Incentives	Total Incentives			
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
☆ Total (all applicable)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

D) Post-Market Day Vendor Information

☆ How many total producers/vendors were selling at the market today?	#
☆ How many of the producers/vendors were selling fruits and/or vegetables at the market today?	#
☆ How many of the producers/vendors were eligible to accept SNAP/EBT at the market today?	#

Wholesome Wave Data Portal Log - 3

WSFMA — Vendor Agreement, Sample A

SAMPLE DOCUMENT 1
(Market Name) Farmers Market

Vendor Agreement for EBT/Credit/Debit Program

The *(insert Market Name)* Farmers Market is implementing a new credit/debit/EBT (food stamp) program. The market's goal, with you as partners, is to provide a value-added revenue source for the vendors and to offer fresh fruits and vegetables to low-income families who receive food stamps. In addition, because we are combining this technology with credit/debit services, we feel confident that the *(Farmers Market)* can increase the overall vendor sales with the current average daily crowd count of the market.

For consistency in the program and clarity for the market customer, the Board requires that *all* vendors participate in the program. Customers will purchase EBT/credit/debit tokens at the Market Information Table. They will use tokens to purchase your products. We expect that all vendors will benefit as if they have individual wireless EBT/credit/debit machines, yet vendors will not have any of the additional bookkeeping tasks or expenses that would require.

(insert any specific language here about the specific market procedures vendors will need to know for how to redeem tokens.)

To help ensure the success of this program, the market will promote it in a variety of ways including market signage, press releases, in our monthly advertising and through other, non-traditional means. All revenues and expenses of the program will be reviewed each year for its value to the market, the farmers and to the community.

Due to Federal Regulations of the Food Stamp Program, we are asking vendors to sign this agreement to assure that they are aware of the rules of the program. We see this program as a joint responsibility.

I, _____ on behalf of my business, _____ agree to abide by the rules described herein as they relate to the processing Food Stamp and Debit transactions. I/we agree to follow all USDA Food Stamp Program rules, as outlined on the bottom of this agreement. I/we understand that the Market Board has the right to remove vendors from the market who do not comply with these rules.

 Vendor (Date)

 DBA or Business Name Market Manager / Market Board Chair (Date)

USDA FOOD STAMP PROGRAM RULES

Food Stamp Benefits (EBT) CAN be used to buy:

- Fruits, vegetables, eggs, meats, fish, poultry, dairy products, seeds and plants intended for growing food.

Food Stamp Benefits (EBT) can NOT be used to buy:

- Non-food items
- Ready to eat foods or hot foods.

You may NOT set a minimum purchase requirement. NO cash can be given as change for Food Stamp tokens. Change can be given for credit/debit tokens.

PREPACKAGED FOOD VENDORS: Food Stamp Customers CANNOT purchase with Food Stamps any prepared or hot food items that are intended to be eaten on site.

WSFMA — Vendor Agreement, Sample B

SAMPLE DOCUMENT 2
(Market Name) Farmers Market

Vendor Agreement for Food Stamp & Credit/Debit Service Program

The *(insert Market Name)* is implementing a new Food Stamp and Credit/Debit Service Program. The market's goal, with you as partners, is to provide a value-added revenue source for the vendors and to offer fresh fruits and vegetables to low income families who use food stamps. In addition, because we are offering Credit/Debit services, we feel confident that the *(insert Market Name)* can increase the overall vendor sales with the current average daily crowd count of the market. The market will promote this program in market signage, press releases, and in our monthly advertising. All revenues and expenses of the program will be reviewed each year for its value to the market, the farmers and to the community.

For consistency in the program and clarity for the market customer, the Board requires that all produce vendors participate in the program. **The fee for the program is 3% of all credit/debit sales per booth per market.** For this fee, the market will sell tokens to customers. The customers will use these tokens to purchase your products. At the end of the day, vendors will count the tokens and place them in an envelope provided by the market manager. At the beginning of the next market, the market manager will return the envelope and a check for the previous markets' tokens. Vendors will benefit as if they had individual wireless EBT/Credit/Debit machines without the additional bookkeeping tasks.

Due to Federal Regulations of the Food Stamp Program, we are asking vendors to sign this agreement to assure that they are aware of the rules of the program. The *(insert Market Name)* sees this program as a joint responsibility.

I, _____ on behalf of my business, _____ agree to abide by the rules described herein as they relate to the processing Food Stamp and Credit/Debit transactions. I/we agree to follow all USDA Food Stamp Program rules, as outlined on the bottom of this agreement. I/we understand that the Market Board has the right to remove vendors from the market who do not comply with these rules.

 Vendor (Date)

 DBA or Business Name Market Manager / Market Board Chair (Date)

USDA FOOD STAMP PROGRAM RULES

Food Stamp Benefits can be used to buy:

- Fruits, vegetables, meats, fish, poultry, dairy products, seeds and plants intended for growing food.

Food Stamp Benefits can NOT be used to buy:

- Non-food items, ready to eat foods or hot foods.

You may NOT set a minimum purchase requirement and NO cash can be given as change for Food Stamp Tokens only. Change can be given for \$5 Credit/Debit Tokens.

PREPACKAGED FOOD VENDORS: Food Stamp Customers CANNOT use food stamps to purchase any prepared or hot food items that are intended to be eaten on site.

Outreach Flier, Sample A

wholesome wave

GEORGIA

LOCALLY GROWN FARMERS MARKETS

OH SNAP!
\$1 = \$2

DOUBLE FOODSTAMP DOLLARS

AT

LOCALLY GROWN FARMERS MARKETS

WHAT WE DO Wholesome Wave Georgia supports communities by making healthy food more affordable and by helping small farmers. Our goal is to make fresh, wholesome, local food affordable for everyone!

WE DOUBLE EBT We double SNAP/EBT benefits at our partner farmers markets. A farmers market is a market, usually outside, where a group of farmers come together in one place to sell fresh fruits, vegetables, eggs, meat, dairy, bread and ready to eat food to customers.



HOW IT WORKS Visit one of our farmers markets listed on this poster. Find the market info booth. There, a market staff member will swipe your EBT card for however much you chose. If you chose \$10, the staff will give you \$20 in wooden tokens to spend on fruit, vegetables, eggs, meat, bread or any food to bring home from the market! You can get up to \$50 in EBT doubled each time you visit a market!

ATHENS FARMERS MARKET
WEDNESDAY MARKET
City Hall, 301 College Ave., Athens
SATURDAY MARKET
705 Sunset Dr., Athens
APR 10 – OCT 30: Wed, 4:00 – 7:00
APR 6 – DEC 21: Sat, 8:00 – 12:00
athensfarmersmarket.net

BATTLEFIELD FARMERS MARKET
10052 N Hwy 27, Rock Spring
MAY 8 – NOV 6: Wed, 3:00 – 6:00
MAY 4 – NOV 9: Sat, 8:00 – 12:00
battlefieldmkt.org

CLARKSTON FARMERS MARKET
3701 College Ave., Clarkston
APR 21 – OCT 27: Sun, 10:00 – 2:00
clarkstonfarmersmarket.com

COMMUNITY HEALTH WORKS VEGGIE VAN
Consult website for location details
YEAR-ROUND
facebook.com/CommunityHealthWorks

COTTON MILL FARMERS MARKET
401 Rome Street, Carrollton
APR 20 – SEPT 28: Sat, 8 – 12
cottonmillfarmersmarket.com

DECATUR FARMERS MARKET
WEDNESDAY MARKET
Commerce Dr + Church St, Decatur
SATURDAY MARKET
E Trinity Pl + N McDonough St, Decatur
YEAR-ROUND: Sat, 9:00 – 1:00
APR – OCT: Wed, 4:00 – 7:00
NOV – MAR: Wed, 3:00 – 6:00
decaturfarmersmarket.com

EAST ATLANTA VILLAGE FARMERS MARKET
561 Flat Shoals Ave., Atlanta
APR 18 – DEC 19: Thu, 4:00 – 8:00
farneav.com

EAST LAKE FARMERS MARKET
2nd Ave + Hosea Williams Dr, Atlanta
APR 13 – OCT 26: Sat, 9:00 – 1:00
elfmarket.org

EAST POINT FARMERS MARKET
MAY – OCTOBER
2757 East Point Street, East Point
NOVEMBER – DECEMBER
2777 East Point Street, East Point
3RD SAT OF EVERY MONTH: 9:00 – 12:00
EastPointFarmersMarket.com

FARM MOBILE
Consult website for location details
YEAR-ROUND: Wed – Sun
facebook.com/farmmobile

FORSYTH FARMERS MARKET
Bull St. + E Park Ave, Savannah
FEB 2 – DEC 21: Sat, 9:00 – 1:00
forsythfarmersmarket.org

GRANT PARK FARMERS MARKET
600 Cherokee Ave SE, Atlanta
APR 21 – DEC 22: Sun, 9:30 – 1:30
grantparkmarket.org

INTERNATIONAL CITY FARMERS MARKET
Watson Blvd + Maple St, Warner Robins
YEAR-ROUND: Thu, 1:00 – dusk
facebook.com/InternationalCityFarmersMarket

MULBERRY STREET FARMERS MARKET
644 Mulberry St, Macon
YEAR-ROUND: Wed, 4:00 – 7:00
facebook.com/MulberryStreetMarket

PEACHTREE ROAD FARMERS MARKET
2744 Peachtree Rd NW, Atlanta
APR 6 – SEPT 28: Sat, 8:30 – 12:00
OCT 5 – DEC 14: Sat, 9:00 – 12:00
peachtreeroadfarmersmarket.com

ROCKMART FARMERS MARKET
108 Church St, Rockmart
MAY 22 – NOV 20: Thu, 3:00 – 6:00
facebook.com/rockmartfarmersmarket

STATESBORO MAIN STREET FARMERS MARKET
2 East Main Street, Statesboro
APR 6 – NOV 23: Sat, 9 – 12:30
statesborofarmersmarket.com

SWOON
779 Atwood St SW, Atlanta
MAY 9 – SEPT 26: Thu, 4:00 – 8:00
swoonatlanta.com

TRULY LIVING WELL
WEDNESDAY MARKET
3353 Washington Rd, East Point
FRIDAY MARKET
75 Hilliard St NE, Atlanta
YEAR-ROUND: Wed + Fri, 2:00 – dusk
trulylivingwell.com

WHITE OAK PASTURES FARM STAND
22775 US Hwy 27, Bluffton
YEAR-ROUND: Mon – Fri, 8:00 – 6:00;
Sat, 10:00 – 3:00
whiteoakpastures.com

VEGGIE TRUCK FARMERS MARKET
309 Crawford Ave, Augusta
MAR 19 – TBA: Tue, 4:30 – 7:00
augustalocallygrown.org/Veggie-Truck-Market.html



wholesomewavegeorgia.org

Courtesy of Wholesome Wave Georgia

Outreach Flier, Sample B



HORSE BARN

Farmers Market

- 1031 33RD ST. -

33rd St. and Arapahoe St.
Thursdays
July 17 – Oct 16th
3:00-6:00pm

Double your food stamps (SNAP!)
\$1 SNAP = \$2
fruits & vegetables!
Accepting cash,
credit, debit
and SNAP!

**LOCAL
FRESH
PRODUCE**

www.dug.org • 303-292-2900



D.U.G.
DENVER
URBAN
GARDENS

CO CDA
COLORADO
Department of Agriculture

**wholesome
wave**

Courtesy of Denver Urban Gardens

Media Alert Template



2 *MEDIA ALERT*

3 **Wholesome Wave Celebrates Launch of Farm to Table Cycle,
a 16-day, 400-mile solo bicycle journey, from McLevy Green on September 11**

- 4 **WHAT:** Wholesome Wave is launching Farm to Table Cycle: A Journey for Change, a grassroots campaign to raise awareness around thriving local food systems. The campaign, a 400 mile solo bicycle and photography journey, champions local and regional food systems, and showcases more than 40 community members and organizations that work diligently and tirelessly to shape our food system into one that is more equitable, more sustainable and more delicious.
- The trip will focus on issues that touch our food system daily, including food security, farming and sustainability, food waste, dairy and livestock production, local food processing and infrastructure, school meals, institutional food purchasing and farm to table dining. Cyclist and world class photographer Glenn Charles will set off on his 16-day ride following a celebration at the Bridgeport Downtown Farmers Market located at McLevy Green in Bridgeport, CT. More details are available at www.farmtotablecycle.com.
- 5 **WHO:** Members of the public and media are invited to the **Bridgeport Downtown Farmers Market** on Thursday, September 11 from 11 a.m. to 12:30 p.m.
- 6 **WHERE:** Bridgeport Downtown Farmers Market
McLevy Green
Main St. & State St.
Bridgeport, CT 06604
- 7 **OPPORTUNITIES:** **Adrienne Farrar Houël**, President and CEO of The Greater Bridgeport Community Enterprises and Wholesome Wave Board Member will keynote the celebration beginning at 11:30 a.m.
- Attendees include **Ramon Agosto** of the State of Connecticut Department of Veterans Affairs, Bridgeport **Mayor Bill Finch**, and **Glenn Charles**, adventure cyclist and world class photographer.
- Coffee and food will be available to sample thanks to Shearwater Coffee Roasters in Trumbull, CT and Sugar and Olive in Norwalk, CT. Local families and children can participate in seed plantings and more.
- 8 **ABOUT:** **Wholesome Wave** is a national 501(c)(3) nonprofit that strives to create a vibrant, just and sustainable food system for everyone. By making fresh, healthy, locally grown fruits and vegetables affordable and available, Wholesome Wave empowers low-income community members to make healthier food choices. With programs in 25 states and DC, Wholesome Wave's innovative initiatives are improving health outcomes among low-income families, generating additional revenue for small and mid-sized farm businesses and bolstering local and regional economies. To learn more, visit www.wholesomewave.org.
- 9 **CONTACT:** Ashley Gaudiano
Wholesome Wave
(571) 278-2711
agaudiano@wholesomewave.org

Media Alert Guidelines

Drafting a Media Alert

This explains the numbered points on the “Sample Media Alert” as a guide for drafting your own Media Alert. Remember, a Media Alert should be sent at least a week ahead of the event, with a follow-up a day or two prior to the event.

- 1 **Logo or logos.**
These can be placed in the header or upper left corner of a media alert.
- 2 **MEDIA ALERT** in all capitals and bold, on its own line.
- 3 **Headline.** This should be brief, clear, and concise and catch the attention of the public and news outlets. You may want to include the event date in the headline.
- 4 **WHAT.** Type the word in all capitals on the left side of the document.
Indent before providing information. Describe the event and what your organization does. Provide a link to more details if available. No more than 1-2 paragraphs.
- 5 **WHO.** Type the word in all capitals on the left side of the document.
Indent before providing information. Who is the event oriented toward?
Reiterate date and time.
- 6 **WHERE.** Type the word in all capitals on the left side of the document.
Indent before providing information. Where is the event? Include the name of the location along with an address and any relevant landmarks.
- 7 **OPPORTUNITIES.** Type the word in all capitals on the left side of the document.
Indent before providing information. Provide a short description of key opportunities relevant to both the public and the media. This can include: Who is speaking. Are there high profile figures attending. Are there activities available to attendees. Is food being served.
- 8 **ABOUT.** Type the word in all capitals on the left side of the document.
Indent before providing information. Include organizational boilerplate, as well as links to the organization’s website or social media accounts.
- 9 **CONTACT.** Type the word in all capitals on the left side of the document.
Indent before providing information. Include Name, Organization and/or Title of Contact, Phone, and Email Address for key contact.

Press Release Template

**MEDIA CONTACT:**

Ashley Gaudiano
571-278-2711
agaudiano@wholesomewave.org

3 FOR IMMEDIATE RELEASE

4 Wholesome Wave Launches 16 day, 400-mile Solo Bicycle Campaign, Farm to Table Cycle: A Journey for Change

5 BRIDGEPORT, CT (September 11, 2015) Wholesome Wave, a national 501(c)(3) nonprofit, announced the launch of Farm to Table Cycle: A Journey for Change, a 400-mile solo bicycle and photography grassroots campaign designed to raise awareness about local food systems. The campaign will showcase the many critical building blocks that make up a thriving food system from the unique perspectives of community members throughout New England. It will focus on issues that touch our food system daily, including food security, farming and sustainability, food waste, dairy and livestock production, farm-to-table chefs, local food processing and infrastructure, school meals, and institutional food purchasing.

The 16-day cycling journey will launch from McLevy Green in Bridgeport, CT on September 11, 2014 with adventure traveler and world-class photographer Glenn Charles leading the way. Charles will make nearly three dozen visits to farms, farmers markets, fisheries, schools, food pantries, retail outlets, and restaurants as he winds his way north. After navigating through Connecticut, Rhode Island, Massachusetts, and New Hampshire, he will complete the ride in Portland, ME at the Deering Park Farmers Market on Saturday, September 27.

“What you will see is that ‘farm-to-table’ is the way of the future. New England is home to four million acres of farmland and a growing number of small and mid-sized farms. Farm to Table Cycle will unveil the many facets of our country’s food system. It will share with you the story of so many Americans who work diligently and tirelessly to shape our food system into one that is more equitable, more sustainable and more delicious,” said Wholesome Wave CEO, Michel Nischan.

“Photography has always been a powerful tool for creating awareness and telling a story. Human powered adventure travel opens doors and removes the natural barriers that exist between strangers. By combining the two, we are able to authentically and organically tell a story about our food system from the perspective of so many different community members,” says Charles.

Farm to Table Cycle is the only regional solo cycling campaign of its kind. All funds raised will support Wholesome Wave’s work to help make fresh, healthy food affordable and available to everyone. This trip is sponsored by Naked Juice, Organic Valley, Shearwater Coffee, Whole Foods, Cohill’s Inn, Farm Star Living, Newman’s Own Organics, and CowPots. Visit www.farmtotablecycle.com to donate today.

-MORE-

Press Release Guidelines

7 About Wholesome Wave

Wholesome Wave is a national 501(c)(3) nonprofit that strives to create a vibrant, just and sustainable food system for everyone. By making fresh, healthy, locally grown fruits and vegetables affordable and available, Wholesome Wave enables low-income community members to make healthier food choices. With programs in 25 states and DC, Wholesome Wave's innovative initiatives are improving health outcomes among low-income families, generating additional revenue for small and mid-sized farm businesses and bolstering local and regional economies. To learn more, visit www.wholesomewave.org.

About Glenn Charles

Glenn is a seasoned adventure traveler and world-class photographer. Since 2009, he has traveled more than 20,000 miles by human powered transportation, including sea kayaking the Inside Passage of Alaska and the Atlantic Ocean from FL to ME, Cycling the southern and western perimeter of the US, biking Alaska, Morocco, the Yukatan, and others. Glenn pairs his travels with stories, sharing his adventures via beautiful imagery. To learn more, visit www.glenncharles.pro.

8

-###-

Drafting a Press Release

This explains the numbered points on the "Sample Press Release" as a guide for drafting your own Press Releases. Remember, a Press Release should be sent at the time of, or after, the event.

- 1 **Logo or logos.** These can be placed in the header or upper left corner of a press release.
- 2 **MEDIA CONTACT** in all capitals and placed in the upper right corner. Include the contact person's name, phone number and email.
- 3 **FOR IMMEDIATE RELEASE** in all capitals.
- 4 **Headline.** This should be brief, clear, concise and catch the attention of the public and news outlets.
- 5 **LOCATION and Date.** Place the location in all capitals, followed by parenthesis and the date.
- 6 **Body Text.** This should be written like a news story with the most important information first. Subsequent paragraphs should go into additional

detail. Quotes from important figures, organization staff, and others impacted by the content of the release can be included after the initial paragraph and are great mechanisms for giving media context. It is helpful to include dates, times, places, names of key people, quotes, and statistics. It is key to convey to media why this is relevant to them and convince them to cover the story.

- 7 **Boilerplate.** Include a short description of your organization with website URL, and social media accounts to follow. You can include more than one boilerplate if the press release directly relates to another organization or person. Always run additional boilerplate by the appropriate third parties.
- 8 **###.** End the body text of your press release by skipping a line and writing these three symbols, centered on the page: ###. Ideally a press release will stay on 1-2 pages. If you go over one page, center the word MORE at the bottom of each page until you reach the final page, where you write ### to indicate the end.

Community Needs Assessment Worksheet

AFFORDABILITY

How many of your community members are receiving nutrition benefits? **Number:** _____

What criteria must households meet to qualify for federal nutrition benefits?: _____

What is the weekly or monthly household food budget for a low-income family that receives food assistance in your area?: \$ _____

How much of your customers' budget is allocated to products that are also available at your market, such as fresh fruits and vegetables?: % _____

TIP: Use customer surveys at the market to capture this information.

ACCESS

List the places in your community for low-income consumers to purchase healthy, nutritious food: _____

How do the prices of fruits and vegetables at your market compare with other retailers (e.g. grocery stores, corner/convenience stores) in the community? Higher? Lower? Comparable? _____

Do consumers have access to high-quality and culturally appropriate foods? Yes/No: _____

Is your market accessible via public transportation (e.g. buses, trains, light rail)?:

Yes/No: _____ Which? _____

Are there additional barriers (i.e. language, knowledge, cooking skills, or accessibility for people with disabilities) that impact consumers' ability to access healthy food? _____

Community Resources Assessment Worksheet

What kinds of public transportation can people use to get to your market? _____

Does your state provide federal nutrition benefits other than SNAP? Yes/No: _____

Which ones? _____

Are there other groups in your community or neighboring regions expanding access to affordable and/or locally grown food?:

List all the food access groups that you could consider seeking out for partnerships:

Some examples of groups you may want to seek out for partnerships include:

- Healthy corner store initiatives
- Community gardens
- Urban agriculture organizations
- Buy Local organizations
- Food Banks and other hunger relief agencies
- Faith-based charitable service providers
- Colleges, universities, and other research institutions

Are there other groups in your community that work with the populations you are trying to reach?:

List all of the groups working with these populations in your area:

Examples include:

- Schools
- Food Banks and other hunger relief agencies
- Faith-based charitable service providers
- State agencies

Customer Profile Worksheet**DEMOGRAPHICS**

Age Range: _____ Gender: _____ Income Level: _____

Ethnic Background: _____

Language(s) Spoken: _____ Literacy Level: _____

LOCATION

From what geographic area(s) will your potential new customers be coming?: _____

Where do your customers typically spend their time (for work, social events, shopping, etc.)?: _____

Are there any websites that your target customers frequent? Where do they spend time on the Internet?:

PURCHASING HABITS

Where do your low-income customers typically shop for food?: _____

When in the month do your customers typically shop for food?: _____

What types of food do they purchase?: _____

What products will draw potential customers to your market?: _____

