

## Glossary of terms

**Admin/Outreach Expenses-** We distribute 2 types of grant funds:

1. Incentive funds: May only be used for Maine Harvest Bucks incentive redemption
2. Admin/outreach funds: These funds may be used to cover (**pre-approved**) promotions, advertising, printing and volunteer stipends that support the Maine Harvest Bucks program at your market. These funds may also be used for incentive redemption.

**CSA:** Community Supported Agriculture. An arrangement between a shopper and a farmer, where the shopper pays ahead in the winter/early spring for a share of the summer harvest. This benefits farmers who often use the funds to purchase materials for the coming year. There are a few farmers that have arranged to accept MHB as part of their CSA program.

**Direct-to-consumer:** This term describes when a farmer sells his/her products directly to a consumer, rather than to a distributor or wholesale account (like a grocery store). Examples include farmers' markets, farm stands, mobile farm stands and CSA's.

**EBT:** Electronic Benefit Transfer. The electronic system that allows SNAP benefit recipients to swipe a card to use their federal benefits, rather than the paper voucher system (formerly known as "Food Stamps").

**EBT Device/POS Device:** POS-Point of Sale. The machine used to process SNAP/EBT card transactions (and sometimes credit and debit charges as well). Most markets need wireless devices using a cell phone signal to operate at farmers' market locations. Markets acquire an EBT device by first registering for a USDA "FNS number", then reaching out to a Merchant Services Provider where they will choose a device and service that best fits their need.

**Farm Bill:** The Farm Bill is a huge piece of legislation passed by Congress approximately every 5 years. It regulates and funds the agricultural and nutritional programs under the jurisdiction of the USDA. The current Farm Bill expires on 9/30/18, and the House and Senate are currently working on drafts of a 2018 bill to debate. The outcome of this debate will influence the lives of all Americans, but it is not clear that a new bill will be approved on time.

**FINI:** Food Insecurity Nutrition Incentive Program. This is a federal (US Department of Agriculture) program that helps fund programs designed to increase the consumption of fruits and vegetables by consumers receiving federal food benefits.

**FM Tracks:** The web-based computer program that all MHB-participating markets use to report SNAP and MHB data to MFFM.

**Info booth:** The location (usually a tent) at a market where shoppers go to make purchases using credit/debit/EBT cards. Maine Harvest Bucks are distributed from the info booth, once a SNAP transaction has been made. Often the info booth is used to provide other services to shoppers, such as maps, fliers, activities, etc....

**Maine Snap-Ed:** Administered by the University of New England, Maine SNAP-Ed is a USDA funded program to help SNAP-eligible residents learn how to shop, prepare, cook, and eat healthy food on a tight budget. Often SNAP-Ed nutrition educators host educational booths at farmers' markets, providing taste testing, kids' activities, demonstrations, and insightful materials for shoppers.

**Match:** There are two uses of this word.

1. For every grant dollar a farmers' market receives from MFFM to operate the MHB program, the market has to show that it has also contributed a dollar of in-kind value (often though volunteer time spent running the program, and local donations to the program). The market is matching each grant dollar with an in-kind contribution.
2. For every dollar a SNAP shopper spends at a MHB market, the market matches their purchase with a dollar of bonus Maine Harvest Bucks.

**Merchant Services Provider (MSP):** The company that a market contracts with to acquire a SNAP/EBT (and often credit/ debit) processing device and handle the processing of these transactions. MSP's are your first line of customer-service when it comes to issues related with your device or payment disbursement.

**MFFM:** Maine Federation of Farmers' Markets. The only organization working statewide to support a vibrant farmers' market community. MFFM administers the nutrition incentive program (Maine Harvest Bucks) for direct-to-consumer outlets in Maine. Our office is located at 165 Seabrook St, Pittsfield, ME 04967. Contact us by phone, Monday through Friday, 9-5pm at 487 7114.

**MHB:** Maine Harvest Bucks. The nutrition incentive program at direct-to-consumer locations (farmers' markets, CSA's, farm stands, mobile markets) in Maine. For every dollar in SNAP funds spent by a SNAP shopper, they receive a matching bonus \$1 voucher (a Maine Harvest Buck) to spend on local fruits and vegetables at the market.

**Maine Harvest Bucks Food Items:** Fruits and vegetables either fresh, frozen, or otherwise processed with no added sugar, salt, or fat.

**Nutrition Incentive:** A tool to encourage the consumption of healthy foods by providing a consumer with a reward for a certain shopping behavior. Maine Harvest Bucks is a nutrition

incentive that a) increases the number of SNAP shoppers at farmers' markets and b) provides bonus fruits and vegetables to SNAP shoppers at participating markets.

**Shopping Sheet:** A blank template given to each shopper at a market. When the shopper purchases an item from a vendor, the vendor marks the total sale next to their name on the shopping sheet. When the shopper is finished, the info booth staff/volunteer will add up the totals and charge their credit/debit/EBT card. The shopping sheet then becomes a record of the transaction and is utilized later by the book-keeper to sort out how much each vendor is owed.

**SNAP:** Supplemental Nutrition Assistance Program. A federal program that provides money (approximately \$4/day) to low-income individuals and families to purchase food. The program (formerly known as Food Stamps) is funded by the USDA Food and Nutrition Service (FNS) and administered in Maine by the Maine Department of Health and Human Services.

**"Point-person":** The SNAP/MHB/EBT "point person" is the primary contact person for the Maine Harvest Bucks program at a farmers' market. This person has the responsibility for signing the MHB contract and fulfilling the MHB requirements (though they may delegate tasks).

**Token:** Tokens are used as market-specific currency (such as wooden coins) at certain farmers' markets. A SNAP shopper will swipe their EBT card for the desired amount, which they will then receive in the form of SNAP tokens to spend on SNAP-eligible items at the market.

**USDA:** United States Department of Agriculture.

**USDA FNS:** United States Department of Agriculture, Food and Nutrition Service, the agency that administers the Supplemental Nutrition Assistance Program (SNAP).

**Voucher:** a paper coupon that can be exchanged for products at a market. Shoppers spend MHB vouchers just like cash for fruits and vegetables with farmers. MHB vouchers come in \$1 and \$5 denominations. They are market-specific, can only be redeemed for fruits and vegetables, and have an expiration date. Shoppers can save vouchers for use at a later date, or spend them when they receive the vouchers after they make a SNAP transaction.

**WIC:** The Special Supplemental Nutrition Program for Women, Infants, and Children. A federal assistance program of the USDA Food and Nutrition Service for healthcare and nutrition of low-income pregnant, breastfeeding women, and children under the age of five. People on WIC receive special vouchers that are redeemable by WIC authorized farmers.

