

Michigan Farmers Markets Food Assistance Partnership Supports New EBT Start-Ups

Food Bank Council of Michigan of Lansing, Michigan received \$45,100, to assist low income Michigan residents in receiving SNAP benefits at farmers markets around the state. Funds were used to implement a promotional and outreach campaign that increased low-income consumers' awareness and access to benefits through EBT usage at farmers markets in Michigan..

[Final Report FY09](#)

Michigan Farmers Markets Food Assistance Partnership Supports New EBT Start-Ups

Applicant/Organization Information

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Project Summary

In Michigan, there was a significant need for a project that sought to increase the number of farmers markets accepting Supplemental Nutrition Assistance Program (SNAP) benefits. Average monthly participation in SNAP has increased every year since 2003 from 837,629 to over 1.9 million people in November of 2010. The annual benefits allotted to these persons have also increased from \$783,076,440 in 2003 to \$2.7 billion in 2010. There was, and continues to be, a great need for Michigan farmers markets to increase their accessibility to low income individuals through the acceptance of EBT and huge potential for enhancing sales volume for Michigan farmers and providing access to fresh fruits and vegetables to low income households.

To harness potential sales to low income households, market managers must know how to become a market authorized to accept SNAP benefits. Markets must also have the financial resources to obtain the proper technology or materials necessary to process transactions. For some market locations, a wireless EBT machine is necessary to accept SNAP benefits. To maximize SNAP sales, citizens must know they can make purchases using SNAP benefits. This project was conducted to provide Michigan farmers markets with the knowledge and resources to support new EBT start-ups.

Project Approach

The Michigan Farmers Markets Food Assistance Partnership believes that there is an opportunity to dramatically increase access to fresh and healthy food for our low income population by increasing the number of farmers markets authorized to accept SNAP benefits.

This project was implemented between October 2009 and February 2011. The scope of work focused around the three project objectives and involved EBT technology purchases, education and training programs for market managers and vendors to demonstrate EBT equipment use, and promotion of EBT for consumers. The scope of the work, broken down by task, is outlined in the following table.

Project Tasks	Activities & Milestones
Objective 1: To develop new EBT programs at Michigan farmers markets to support the use of EBT for Federal nutrition programs	
Select up to 25 farmers markets throughout the state for new EBT program support	<ul style="list-style-type: none"> - Formulated an application to gather information about markets interested in starting an EBT program. - Developed selection criteria to determine which markets have the greatest need for financial assistance. - Accepted applications from 30 markets who were seeking support to start an EBT program in 2010. - Of the 30 markets that applied, 27 were eligible to receive that assistance based on the criteria that were developed. The remaining three were ineligible because they were not a community farmers market or because they already had an existing EBT program.
Provide four* educational programs for market managers and vendors to provide step-by-step instruction for EBT use at farmers markets as well as demonstrate EBT equipment use. *See Lessons Learned	<ul style="list-style-type: none"> - Promoted educational sessions with emails, a flyer and a press release. - Prepared resource materials for the training session including a resource binder providing step-by-step information regarding accepting EBT/Bridge Cards at their markets, a media kit to provide markets with templates and information about how to promote their EBT programs, and a report on the current status of EBT programs at farmers markets in Michigan. - Held a training session in Waterford, Michigan with 20 attendees. - Hosted a webinar training session with 51 attendees. - Posted a recording of the webinar training session conducted on March 18, 2010 to the new Michigan Farmers Market Association website at http://www.mifma.org/food-assistance-partnership/farmers-market-managers/. - Submitted a copy of the Resource Binder and the link to the webinar to <i>Farmers Markets Today</i> to be listed in the resource section of an upcoming publication.
Purchase EBT technology to support EBT programs at farmers markets without access to electricity or telephone.	<ul style="list-style-type: none"> - Sent out a request for proposals to 14 third party processors. - Reviewed and compared the 6 proposals that were submitted. - Developed a chart that highlights and compares the features of each proposal so that markets can make an educated decision on which processor to work with. - Of the 27 approved farmers markets that applied to our organization for assistance in implementing a new EBT program, 12 identified that they could not implement the program without wireless EBT technology. - Upon reviewing the costs associated with purchasing wireless EBT technology, we realized that the \$1,000 reserved for this purpose would not allow us to comprehensively assist all the markets that had requested our assistance. We were therefore able to leverage the FMPP funding to secure Specialty Crop Block Grant funds through the Michigan Department of Agriculture to expand our financial support and assisted 11 farmers markets in purchasing that technology. - One additional market was supported by the FMPP funds reserved for wireless point of sale devices to make a combined total of 12 markets that benefitted from these efforts.

Project Tasks	Activities & Milestones
<p>Promote EBT programs at farmers markets through consumer outreach campaign.</p>	<ul style="list-style-type: none"> - See Additional Information section for consumer outreach funded with other grant dollars. - Market managers requested that outreach templates be made that would allow them to create marketing materials for their own market(s) and still retain the design features and styling that are beginning to be recognized statewide. Outreach templates were thus designed and distributed to the markets that committed to participating in the Food Assistance Partnership in 2011 via flash drives. The flash drive with the outreach templates is included with this report. Project funds were used to create the outreach templates. Internal funds were used to purchase the flash drives. - Additionally, three vertical banner stands were purchased to display information about accepting SNAP benefits at farmers markets in Michigan. An image of one of the banners is included with this report.
<p>Objective 2: To sustain EBT programs at Michigan farmers markets through support and education</p>	
<p>Provide support by assigning a mentor market manager to assist market managers with new EBT programs in developing a plan to continue to provide EBT card access</p>	<ul style="list-style-type: none"> - Developed a position description and application for market manager peer mentors. - Received applications from 10 market managers across the state who were willing to serve as mentors to new EBT start-ups. - Compensated 9 market manager peer mentors who were each paired with three market manager mentees for a total of 27 mentoring relationships. - During each month's conference call, mentors and mentees provided a brief update on their mentoring relationships including any challenges or obstacles as well as success stories. - An evaluation was conducted at the end of October 2010 to gauge how effectively the mentoring relationships accomplished the expected outcomes. A copy of the evaluation tools utilized and a report outlining the results of the survey are attached to this report. - As a result of the evaluation it was clear that one mentor went above and beyond what was expected of her to support her mentees. This mentor was honored as the "2010 Market Manager Peer Mentor of the Year" and was rewarded with a certificate of recognition and a financial incentive. Copies of the award materials are attached.
<p>Year-end conference call and preparation</p>	<ul style="list-style-type: none"> - A day-long, in person year-end meeting was held on Thursday, November 4, 2010 in Flint, Michigan. A conference call option was also available for those who could not attend in person. Forty five partners registered to attend the meeting which provided an opportunity to reflect on the successes and challenges of the past market season and to direct the future work of the Partnership. An agenda and meeting summary are attached. - A survey was also distributed to all of the farmers markets that accepted SNAP benefits in 2010, including the 30 first year markets that were assisted by these grant efforts. A copy of the survey tool and a draft of the report outlining the results of the survey are attached to this report.

Project Tasks	Activities & Milestones
Objective 3: To maintain the Michigan Farmers Markets Food Assistance Partnership.	
Host monthly working group meetings to build upon individual efforts of all organizations and review implementation of project	<ul style="list-style-type: none"> - Hosted monthly conference calls on the first Thursday of every month to stay abreast of issues affecting our work and to continue to collaborate on activities and projects. - A monthly conference call summary is attached for October. The year-end meeting replaced the November monthly conference call and no call was held in December. In January 2011, a webinar was held instead of a conference call and a link to the recording is available at http://csmottgroup.acrobat.com/p79087461/.
Promote the work of the partnership and share successes locally, regionally and nationally	<ul style="list-style-type: none"> - Wrote a press release to announce the receipt of this FMPP grant and to describe the work plan and goals of the Partnership for 2010. The article was included in the February 2010 issues of Country Folks Grower: Midwest Edition (Vol. 19, No. 2) and Michigan Farmer, and the March 2010 issue of Vegetable Growers News (Vol. 44, No. 3). - Made a presentation to the Michigan Food Policy Council on the work plan and goals of the Partnership for 2010 on Friday, March 5, 2010. - A press release was released on August 16, 2010 announcing the growing number of farmers markets in Michigan that are accepting EBT and the Partnership's contributions to that growth. The article ran in the December issue of Vegetable Growers News (Vol. 44, No.12) and the Summer 2010 issue of the MIFFS Memo (Vol. 16, No. 3). - The Partnership's support to farmers markets starting EBT programs was highlighted in an article in the State News on Thursday, September 30, 2010 entitled "E.L. Farmer's Market to Accept Bridge Card."

Goals and Outcomes Achieved

The goal of this project was to increase the number of new or start-up EBT initiatives at Michigan farmers markets. The objectives of this project were: (1) to develop new EBT programs at Michigan farmers markets to support the use of EBT for Federal nutrition programs, (2) to sustain EBT programs at Michigan farmers markets through support and education, and (3) to maintain the Michigan Farmers Markets Food Assistance Partnership. Additionally, the Food Assistance Partnership set a goal of having 50 farmers markets in Michigan authorized to accept SNAP benefits in 2010. The goals and objectives of this project were met.

In 2010, 27 farmers markets initiated new EBT programs in Michigan with assistance from the Food Assistance Partnership, bringing the total number of farmers markets authorized to accept SNAP benefits to 52 across the state of Michigan (49 of the 52 authorized markets accepted Bridge Cards in 2010). Of the 27 new EBT start-ups, 21 began accepting SNAP benefits during the 2010 season and the remaining 6 markets are authorized and prepared to begin accepting Bridge Cards in 2011. The 21 farmers markets that began accepting EBT in 2010 redeemed \$35,645 in SNAP benefits for an average of \$2,228 per market in SNAP sales.

All but one farmers market in Michigan that accepted EBT in 2009 continued to do so in 2010. The one market that did not continue had individual farmers/vendors authorized to accept EBT but did not do so at the market level.

This grant has also allowed us to maintain and improve the Michigan Farmers Markets Food Assistance Partnership. The Food Assistance Partnership now has commitment from over 30 partners and will have bi-monthly webinars in 2011 to continue to provide education and support to Michigan farmers markets accepting

EBT and other forms of food assistance benefits. The Partnership is currently funded by the Michigan Farmers Market Association.

Beneficiaries

The three primary groups that benefitted from this project include: SNAP recipients in Michigan, farmers markets that accept SNAP benefits in Michigan, and the farmers/vendors who sell at those markets.

In 2010 the number of Bridge Card transactions at farmers markets in Michigan totaled 22,560 for an average of 684 transactions per market. Markets participating for the first time averaged 134 transactions while returning markets averaged 1149 transactions. Each of these transactions represent a time when a SNAP client had an opportunity to purchase the healthy, locally produced foods that are offered at farmers markets.

In 2010 the total amount of Bridge Card sales at farmers markets in Michigan totaled \$705,969, a 138% increase over the 2009 statewide total of \$297,077. Markets that accepted SNAP for the first time in 2010 redeemed \$35,945 worth of SNAP sales, representing 5% of the SNAP benefits that were redeemed statewide. Average sale volumes per market increased from \$12,380 in 2009 to \$17,219 in 2010. When a community farmers market facilitates a program that increases sales for vendors, as demonstrated by these sales volumes, it shows that the market is dedicated to helping its farmers and vendors be economically viable and therefore creates a valuable tool for vendor recruitment and retention.

In 2010, a farmers market in Michigan that accepted SNAP benefits had, on average, 22 eligible food vendors at the market and 95% of them participated by redeeming SNAP benefits. Farmers markets that accept SNAP benefits on behalf of their vendors represented 893 farmers in 2010, accounting for a 73% increase over the 517 farmers/vendors who benefitted from the program in 2009 (these may not be unique vendors as many vendors sell at more than one farmers market). These farmers/vendors would not be able to accept SNAP benefits without the assistance of their farmers market. These farmers directly benefitted from the project through increased sale volumes and a wider customer base.

Lessons Learned*

It was our intention to hold four educational sessions across the state for market managers and vendors to provide step-by-step instruction for EBT use at farmers markets. Due to low registration numbers for the first two scheduled training sessions, we instead focused our resources to offer a webinar training session where participants would log onto a website to view the presentations and call into a conference call to hear the presenters. We had an overwhelming response to the webinar from market managers and vendors from all over the state, including those from the western Upper Peninsula and other areas of the state from which travel to a central location would have been difficult. This change allowed our resources to be used to reach a larger audience and disseminate the information more broadly.

We also learned that the budget we proposed when applying for this grant was not adequate to successfully complete some of the project tasks. Embarking on a statewide outreach campaign that would benefit all of the 52 markets in the state are able to accept SNAP benefits was limited by the \$4,000 budget. With the level of funding we requested and then received, we were unable to utilize television, newspaper, outdoor advertising and other large scale outreach techniques. Instead, we had to rely on other innovative outreach methods and a great deal of support from partnering organizations.

We also determined that the costs associated with starting an EBT program at an individual farmers market are at least \$1,200 including dollars to purchase the required EBT technology, alternative redemption system, and other required supplies. Unfortunately the cost of \$1,200 does not include the additional staff time necessary to facilitate the new EBT program at the market level and still required additional financial support from the farmers market.

It is because of our vast underestimation of required funds that we sought and secured additional dollars through the Michigan Department of Agriculture's Specialty Crop Block Grant program to help us accomplish the goals we set for our organization. We were able to leverage our FMPP funding to secure additional financial support.

Additional Information:

In summer 2010, an opportunity presented itself to receive additional funding from the Michigan Department of Agriculture's Specialty Crop Block Grant (SCBG) program. Through the SCBG we received an additional \$20,000 to expand our work in order to increase the number of farmers markets in Michigan equipped to accept SNAP benefits via EBT. These additional funds allowed us to provide one-on-one assistance to new EBT farmers markets via additional staff time, to expand the number of farmers markets for which we could purchase wireless EBT technology, and to expand our consumer outreach campaign.

Funds from the Specialty Crop Block Grant allowed us to accomplish the following:

- To provide one-on-one assistance to the 27 farmers who we identified that would be working to start EBT programs during the 2010 market season. One-on-one support was provided to the market managers and volunteers who implemented these programs. Telephone and email communications were tools for sharing information and resources.
- To assist 11 farmers markets in purchasing wireless EBT technology at the cost of \$656.14 per market.
- To design, print or record, and distribute the following outreach materials:
 - o Regional flyers and posters listing farmers markets that accept EBT
 - o Two 30 second radio public service announcements
 - o Pocket-sized mini-brochures
 - o Buttons for farmers market vendors, volunteers and staff
 - o Banners for 14 new EBT farmers markets
- To conduct an outreach webinar for market managers to discuss and provided examples of the most effective and unique outreach techniques currently being employed at farmers markets to reach SNAP clients. Six different farmers markets and/or hunger relief organizations shared their outreach techniques during the webinar.

Supplemental Report Attachments:

- o Flash Drive with Outreach Templates
- o Image of Vertical Outreach Banner
- o Market Manager Peer Mentor Evaluation Tools
- o Market Manager Peer Mentor Evaluation Report
- o Letter and Certificate for the 2010 Market Manager Peer Mentor of the Year
- o Year-End Meeting Agenda
- o Year-End Meeting Summary
- o 2010 Market Manager Survey
- o A Draft Report of the Results of the 2010 Market Manager Survey Report
- o October 2010 Conference Call Summary

Table of Contents

The following tools and outreach templates have been compiled by the Michigan Farmers Markets Food Assistance Partnership in order to assist your farmers market in reaching out to Bridge Card clients within your community. These templates have been designed to help increase consumer awareness that farmers markets accept Bridge Cards and to expand access to fresh fruits and vegetables. These materials are being shared with your market because you are a member of the Food Assistance Partnership who shares our mission of increasing food access through farmers markets.

The enclosed Zip Drive includes the following documents and images:

Popular Phrases Translated into Spanish and Arabic

Reaching a diverse audience may demand unique outreach approaches. Use the translated phrases in this document to make your own outreach materials and to ensure that they are legible to a wider audience within your community. Copy and paste directly from this document to ensure accuracy.

Style Sheet

If you customize these templates or create your own for other purposes, this guide will demonstrate which fonts and colors can be used to keep branding and messaging consistent across the state.

Top Ten Tips for Working with the Media

Developing good relationships with your local newspaper, radio and television media can be difficult. Use these tips to help you develop and sustain those relationships.

Images

How to Take Your Own Wooden Nickel or Script Currency Photo Instructions

Arc Images *(In gif and jpg file formats)*

Bridge Card Images *(In eps and jpg file formats)*

Wooden Nickels Folder

These materials were compiled by the Michigan Farmers Market Food Assistance Partnership and are based on work supported by the Farmers Market Promotion Program (FMPP) Grant Program, Agricultural Marketing Service, USDA, under Award No. 12-25-G-0945 and 12-25-G-0723.

Images taken of the wooden nickels purchased for markets by the Food Assistance Partnership in 2010 with grant dollars from the Farmers Market Promotion Program.

Press Releases

Press Release Instructions

Press Release Template in Arabic, English and Spanish

Printed Outreach Materials

Bridge Cards Welcome Here News Ad (4"x6") *(Microsoft Word 2003 and Publisher file formats)*

Bridge Cards Welcome Here Flyer (8.5"x11") *(Microsoft Word 2003 and Publisher file formats)*

Bridge Cards Welcome Here Poster (11"x17") *(Microsoft Word 2003 and Publisher file formats)*

Bridge Cards Welcome Here Postcard (6"x4") *(Microsoft Word 2003 and Publisher file formats)*

Bridge Cards Welcome Here Postcard (5.5"x4.25", set up four to a page for easy printing)
(Microsoft Word 2003 and Publisher file formats)

Each piece has either a text box where you can add important information about your market, including the location, hours of operation and who to contact for more information, or an image of your market's SNAP currency, like a wooden nickel.

Public Service Announcements

Public Service Announcement Instructions

Public Service Announcement Template in Arabic, English and Spanish

Web Badges

Rectangle Web Badge *(Indesign and jpg file formats)*

Round Web Badge *(Indesign and jpg file formats)*

These materials were compiled by the Michigan Farmers Market Food Assistance Partnership and are based on work supported by the Farmers Market Promotion Program (FMPP) Grant Program, Agricultural Marketing Service, USDA, under Award No. 12-25-G-0945 and 12-25-G-0723.



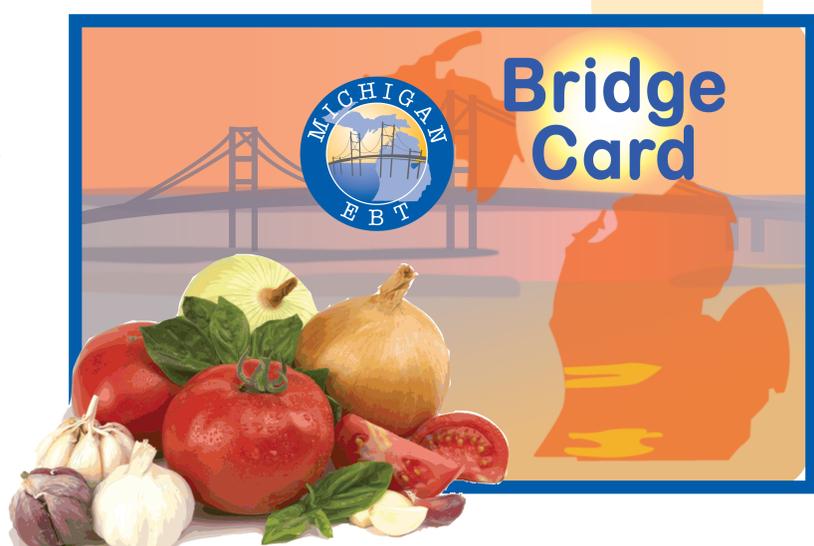
Bridge Card

Welcome Here

Top 10 Reasons to Shop at the Farmers Market with Your Bridge Card:

- 1** The fruits and vegetables at your farmers market are fresher and healthier!
- 2** Buying fruits and vegetables that are in season can help you save money.
- 3** A farmers market provides a great variety of produce, baked goods, meats and more local products to choose from.
- 4** You can meet your local farmers and learn about how your food was grown.
- 5** Farmers markets are a great place for the whole family to visit together! When children go to the market and help pick out fruits and vegetables they are more likely to eat them at home.
- 6** A farmers market is a great place to try something new! You can select and learn about something you've never tried before.
- 7** You can learn about new ways to select, store and prepare fresh fruits and vegetables.
- 8** Dollars spent at the market support your local economy and area farmers.
- 9** It's a great way to connect with your neighbors and your community.
- 10** Farmers Markets are just plain fun!

Find a full list of farmers markets that accept Bridge Cards at www.mifma.org





Market Manager Peer Mentee Evaluation



1. Please answer the following questions on the scale provided:

	Yes	No
I attempted to contact my mentor by phone and/or by email.		
I asked my mentor questions related to starting a Bridge Card program.		

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My mentor supported me as questions and concerns arose related to starting a Bridge Card program.					
My mentor shared his/her personal experiences with me as they related to implementing a Bridge Card program.					
My mentor was easy to approach and talk to.					
I was satisfied with the frequency of communications.					
My mentoring relationship met my expectations.					

2. How often did you communicate with your mentor?

3. On average, how many hours per week did you spend communicating with your mentor?

_____ hours/week

4. What have you gained or learned from your relationship?



Market Manager Peer Mentor Evaluation



1. Please answer the following questions on the scale provided:

	Yes	No
I attempted to contact my mentees by phone and/or by email.		

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I supported my mentees as questions and concerns arose related to starting a Bridge Card program.					
I was accessible by phone and/or by email.					
I shared my personal experiences with my mentees as they related to implementing a Bridge Card program.					
I directed my mentees towards resources to help answer their questions.					
My mentees were easy to approach and talk to.					
I was satisfied with the frequency of communications.					
My mentoring relationship met my expectations.					

2. How often did you communicate with your mentees?

3. On average, how many hours per week did you spend communicating with your mentees?
 _____ hours/week

4. What do you think your mentees have gained or learned from your relationship?

5. What have *you* gained or learned through your relationships?

6. Are there any ways, if any, this mentoring partnership could be more effective?

7. Should the Food Assistance Partnership continue to pair mentors and mentees in the future?

Yes

No

Please fill out this evaluation and fax it to 517-353-7961 or email it to Amanda Segar at segarama@msu.edu by Friday, October 29, 2010.



Market Manager Peer Mentor Program Evaluation Report



In 2010, the Michigan Farmers Markets Food Assistance Partnership developed a mentoring program to aid in its efforts to assist in developing new EBT programs at farmers markets across the state. Ten market managers applied to be mentors and in April nine were paired with three market manager mentees each for a total of 27 mentoring relationships. Each of the mentors received a \$150 stipend as compensation for the time and effort they would spend mentoring. The following expectations were shared with both the mentors and mentees in order to provide guidance on how the mentor would provide support to the mentees as questions and concerns arose related to the starting a new EBT program.

Expectations of Mentor:

- Provide support to the mentee as questions and concerns arise related to the start up of a new farmers market EBT program
- Be accessible by phone and by email to answer basic questions and listen to concerns about starting a new EBT program
- Be willing to share your personal experience in starting and sustaining a successful EBT program
- Posses the ability to direct mentee(s) to helpful resources and references for further information, especially if you are unable to answer a question or concern
- Participate regularly in the Michigan Farmers Markets Food Assistance Partnership monthly conference calls held the first Thursday of each month at 11 a.m.
- A mentor is NOT expected to travel to their mentee's farmers market location unless their desire to. Travel costs will not be reimbursed.

At the end of the market season, an evaluation was preformed to gauge the effectiveness of the mentoring relationships and to determine if mentoring is a service the Partnership should continue to provide to new EBT markets in the future. Response to the evaluation was low. While seven of the nine mentors responded (77.8%) only nine of the 27 mentees responded (33.3%). Because of this low response rate, the quantitative data collected from the evaluations was not generalizable, however the qualitative responses to the survey questions did provide important feedback on the program.

Evaluation Results

The mentoring program was a positive experience for most and one that mentors and mentees agree should be continued for years to come. The evaluations were helpful in identifying some issues and concerns that should be addressed in future program organization and illustrating the benefits of facilitated mentoring relationships.

The most common concern reported by both mentors and mentees was disappointment in the frequency of communication. Misunderstood expectations of who was supposed to initiate conversation and how frequently mentors were supposed to check in, a lack of specific questions to ask, and a shared reluctance to overwhelm the other person all contributed to infrequent or no interaction at all. Inexperienced mentors reported confusion or were cautious about contacting their mentees: "I wasn't sure how much to "push", to see if additional help was needed."

Another issue raised by both mentors and mentees was that the support provided by the Food Assistance Partnership and its resource materials was so comprehensive and helpful that the additional knowledge of the mentor was only needed in very specific circumstances, if they arose. One mentee reported that, “the EBT resource binder was very helpful in setting up and running the program so the only question we had was regarding a particular transaction.” Many mentees did positively respond to this issue by saying that simply having someone who was available to answer a specific question when it arose was an invaluable resource; “If I had really important questions I would have been able to connect and that is important.”

One unintended result of the program was face-to-face meetings. Although in person meetings were not an expectation of the mentoring program, they proved to be the most powerful stimulus of the mentoring relationship. The mentors and mentees who reported meeting in person at least once also reported the greatest level of satisfaction with the program and those who did not meet face-to-face often recommended it for future years. In regards to meeting in person, one mentor said “Being able to observe [my] market operations helped them “see” what they were trying to create, also mine was a good shoulder to cry on.”

Another unexpected benefit was the opportunity for mentors to feel like they were giving back to all of the people who helped them get started. One mentor said “I thoroughly enjoyed sharing time and sharing what I know (or think I know!) with such delightful [mentees]. It was a great way to pay back [my mentor]!”

Universally mentors and mentees agreed that continuing the mentoring program should be a priority for the Food Assistance Partnership. Suggestions for improving the program included adding at least a face-to-face introduction of mentors and mentees if not regular in person meetings and more detailed expectations or mandates on frequency of communication. One mentee suggested having the mentor check in monthly to make sure mentees are on track.

Comments on the Mentoring Experience

Mentee describing their mentor: “He answered all of our questions, offered advice based on his experience, and explained his methods of accepting Bridge Cards.”

Mentee describing the availability of their mentor: “We didn't need much help, but I did gain a valuable resource in having [my mentor] as an available sounding board.”

In response to the question “What is the most beneficial change you identified in your farmers market as a result of your mentorship?”: “Having people come to shop at the market buying Michigan products that otherwise they wouldn't have been able to purchase. Allowing me to serve this part of our community.”

A mentee's response to the mentoring program: “If I didn't have the relationship I would have been anxious in relation to establishing the program at the market. My mentor explained how to set up the bookkeeping in a logical way and one that was not overwhelming.”

A mentor's response to the question “What do you think your mentees gained or learned from your relationship?”: “[My mentees] gained an inside look at how to run a successful Bridge Card program, but also received validation and suggestions on their existing plan that was just about to be launched.”



January 25, 2011

Dear Pam,

The Michigan Farmers Markets Food Assistance Partnership would like to recognize you as our **2010 Market Manager Peer Mentor of the Year**.

As a mentor, you were charged with the duty of providing support to three market manager peer mentees as questions and concerns arose related to the implementation of a new Bridge Card program. Your service has helped the Food Assistance Partnership work towards its goal of increasing access to fresh, healthy, local food for all Michigan residents through farmers markets.

The value of your service is reflected in the following comments from your mentees:

“If I didn't have the relationship [with my mentor], I would have been anxious in relation to establishing the program at the market. My mentor explained how to set up the bookkeeping in a logical way and one that was not overwhelming. I also learned [that] my mentor is a great teacher and believes in the program.”

“Without the mentorship program I really don't think I would have succeeded at offering the EBT program. The biggest help was just having my mentor to text questions to while at my market on the first day of offering EBT, as well as being able to email questions after the market.”

Please accept this certificate and monetary reward as a small token of the Partnership's appreciation for the time and effort you spent helping your mentees during the past year. It is a pleasure to honor you for all of the work you did to increase access to farmers markets for low-income Michigan families

Thank you, and congratulations!

Amanda Segar
Partnership Coordinator



2010 Market Manager Peer Mentor of the Year

presented to:

Pamela Weinstein

For her outstanding service as a Peer Mentor, helping the Food Assistance Partnership work toward its goal of increasing access to fresh, healthy, local food for all Michigan residents through farmers markets

Amanda Segar, Partnership Coordinator

Date



Michigan Farmers Markets Food Assistance Partnership

2010 Year-End Meeting

Thursday, November 4, 2010 from 10:00 a.m. to 4:00 p.m.

Genesee County MSU Extension Office, 4215 W. Pasadena Ave, Flint, Michigan 48504

Agenda:

10:00 a.m.

Welcome and Check In

10:30 a.m.

Farmers Market Reports

Toll Free Phone Number: 877-336-1831, Participant Code 8620102

Market representatives will briefly present on the successes and challenges of their Bridge Card program during the 2010 market season.

10:30 a.m.

Allen Street Farmers Market, *Hollie Hamel*

10:35 a.m.

Canton Farmers Market, *Tina Lloyd*

10:40 a.m.

Downtown Bay City Farmers Market, *Jan Rise & Brenda Kraska*

10:45 a.m.

Downtown Ypsilanti Farmer's Market, *Ryan Stedman & Amanda Edmonds*

10:50 a.m.

Downtown Saginaw Farmers Market, *Shelley McGeathy*

10:55 a.m.

Menominee Historical Downtown Farmers Market, *Lucy Pier*

11:00 a.m.

Detroit Eastern Market, *Randall Fogelman*

11:05 a.m.

Wayne Metro CAA Farmers Markets Consortium, *Shirley Moore*

11:10 a.m.

East Lansing Farmer's Market, *Michelle Carlson*

11:15 a.m.

Flint Farmers' Market, *Dick Ramsdell*

11:20 a.m.

Frankenmuth Farmers Market, *Lj Kehn*

11:25 a.m.

Lansing City Market, *John Hooper*

11:30 a.m.

Lapeer Farmers Market, *Denise Becker*

11:35 a.m.

Monroe County Farmers Market, *Maurine Sharp*

11:40 a.m.

Northwest Detroit Farmers' Market, *Pam Weinstein*

11:45 a.m.

Sowing Seeds, Growing Futures Farmers Market, *Trisha Hopkins*

11:50 a.m.

Ypsilanti Depot Town Farmer's Market, *Dayna Sprentall*

11:55 a.m.

Fulton Street Farmers Market, *Melissa Harrington*

12:00 p.m.

East Warren Avenue Farmers Market, *Danielle North*

12:05 p.m.

Lunch and Networking

1 p.m.

Lessons Learned that will Shape the Future

Reflections on the presentations made by market managers and personal experiences to identify lessons learned through implementation of a Bridge Card program that may lead to future avenues of growth for farmers markets and the Food Assistance Partnership.

2 p.m.

Break

2:15 p.m.

Focus for 2011

Toll Free Phone Number: 877-336-1831, Participant Code 8620102

Reflections on the past, present and future work of the Partnership.

3:30 p.m.

Check Out

4 p.m.

Adjourn



**Michigan Farmers Markets Food Assistance Partnership
2010 Year-End Meeting Summary**

Thursday, November 4, 2010 from 10:00 a.m. to 4:00 p.m.
Genesee County MSU Extension, 4215 W. Pasadena Ave, Flint, Michigan 48504

Welcome & Check In

Volunteers answered the question: What one thing did you wish you knew before you started your Bridge Card program?

- Effective market managing plays such a large role.
- The average EBT transaction is increasing and larger token denominations, like \$5 tokens, are necessary.
- Make sure your tokens are easily distinguishable between EBT and credit/debit.
- I wish I had known how involved the book keeping is. Hollie Hamel was a great resource!
- It was important for our market to upgrade to underground phone and electrical lines to keep them safer and more secure. We also ran out of tokens and asked our vendors to each pitch in \$25 to help cover the cost of more.
- I wish we had known about the concept of taking off a percentage of sales before reimbursing vendors to help cover administrative fees.
- I wish I had known more about setting up a currency system, i.e. keeping the currency secure, the flow of currency in and out of the market bank, and other challenges.

Farmers Market Reports

Market representatives briefly presented on the successes and challenges of their Bridge Card program during the 2010 market season.

Allen Street Farmers Market, *Hollie Hamel*

The market started in 2004 and operates for 6 months each year. It's an outdoor market with a maximum of 22 vendor spaces. Bridge Card sales increased 50% from 2008 to 2009 and increased 38% from 2009 to 2010. In 2010 total Bridge Card sales were \$8,227 despite a 9% drop in customer attendance. The drop in attendance is attributed to a greater number of farmers markets in the area. Customers seem to trust that the market provides a steady food supply and are therefore buying deeper. Hollie recommends forming a relationship with your local Department of Human Services (DHS) office because they are the ones in direct contact with Bridge Card clients. In Ingham County, the DHS office has done blind mailings to clients about local markets and has posted banners and handouts in their office.

Canton Farmers Market, *Tina Lloyd*

The Canton Farmers Market began accepting Bridge Cards in late July and continued for 12 weeks until the end of their market season. Their challenges are a remote location, consumer outreach, and encouraging the vendors to participate. The city requires vendors to fill out a W-9 if they will be reimbursed more than \$600 in one fiscal year and this scares some vendors away from participating. The buttons, flyers and posters from the Partnership were very helpful outreach tools as well as working with a local food bank and library.

Downtown Bay City Farmers Market, *Jan Rise & Brenda Kraska*

This is the third year for the market which operates 2 days each week. This year a new market opened in the area and operated on the same day. The new market made it difficult to sustain vendors. Overall market sales decreased this year, however Bridge Card sales increased (the new market in the area does not accept Bridge Cards). An important outreach opportunity was participating in "Project Connect," an event to gather together service providers for low-income families to raise awareness of the different support mechanisms that are available in the community.

The market put together sample bags with a recipe for potato soup, an onion and 4 potatoes. Six hundred bags were handed out at the event to raise awareness of the market. Baskets of food were also gathered to represent how much could be purchased at the market for \$8 and for \$10 and were very powerful marketing tools as well.

Downtown Ypsilanti Farmer's Market, *Amanda Edmonds*

This year marked the 5th season for the market. The location moved from a parking lot to the adjacent street that is now closed for market days. Demonstrating the impact of the market on downtown businesses and the local community was a powerful tool used to advocate for the new location. While overall sales and customer counts leveled off this year, Bridge Card sales increased approximately 50%. The passing of the Cottage Food Bill brought a lot of press to the market when the Governor came to do a ceremonial signing at the market. The market was also plagued with POS device problems this year and is looking for a new third party processor. Instead of partnering with the local food co-op to conduct Bridge Card sales, they will now contract with them and pay them for the service of running the program. The market also participated in the Double Up Food Bucks (DUFBS) program with Fair Food Network.

Downtown Saginaw Farmers Market, *Shelley McGeathy & Julie Darton*

A new market manager brought a lot of energy to the market this year. The market manager really engaged customers and was excited about the Bridge Card program which resulted in a 229% increase in Bridge Card sales for a total of \$15,273, including one day with more than \$1,000 in sales (\$1,100 in sales on September 10). Outreach efforts included attending as many community events as possible to hand out flyers, and working with the local Commission on Aging to increase senior attendance at the market.

Menominee Historical Downtown Farmers Market, *Lucy Pier*

The market partnered with their local Health Department to start their Bridge Card program. The market operates 2 days per week and has about 150 customers each week. This year they had \$1,032 in Bridge Card sales and \$348 in Project FRESH redemption. Most of the Bridge Card dollars are being spent with their meat vendor. Challenges have included moving locations and wireless POS device problems. Besides the banner and buttons that were provided by the Partnership, other outreach efforts included a weekly article in the newspaper that included a shopping list for that week's market.

Detroit Eastern Market, *Randall Fogelman*

So far this fiscal year (18 weeks) the market has done \$111,000 in Bridge Card sales, including 9 days with more than \$5,000 in sales, 8- \$6,000 days, 3- \$10,000 days, and one \$12,000 and \$13,000 day. The market uses metal tokens instead of wood so that they can be counted by machines. Through their participation in DUFBS, they have observed that the average transaction amount has decreased, but the number of transactions has increased. One challenge is that 9% of the tokens are not redeemed by customers.

Wayne Metro CAA Farmers Markets Consortium, *Shirley Moore*

The Consortium consists of 4 markets in Wyandotte, Taylor, Flat Rock and Redford Township. One wireless POS device and a common token design are used by all markets. The wireless machine has caused problems and a different TPP will be used next year.

East Lansing Farmer's Market, *Michelle Carlson*

This is the second year for the market and they began accepting Bridge Cards in September. An AmeriCorps member working with the Partnership made a presentation to the city's finance department regarding the feasibility of the program. At the soft launch, \$100 in sales took place before the machine failed. They completed \$950 in sales in the last 6 weeks of the season. Of the 61

Bridge Card customers, only 24 were new to the market, demonstrating that a lot of their regular shoppers were taking advantage of the opportunity to use their Bridge Cards.

Flint Farmers' Market, *Dick Ramsdell*

In Flint, each vendor has their own POS device. Sales are estimated to be more than last year's \$101,000. Flint also offered an incentive program where attendees at nutrition education classes were given cards to use at the market to purchase produce.

Frankenmuth Farmers Market, *Lj Kehn*

Frankenmuth started accepting Bridge Cards in July of this year. Sales started slowly and reached \$500 by the end of the season. That estimation may be off due to the fact that some vendors were using tokens to shop with other vendors. Outreach was a challenge for the market, but keeping the Bridge Card visible in the market is extremely helpful. Future growth possibilities include reaching out more across the tri-county area along with the Saginaw and Bay City markets.

Lansing City Market, *John Hooper*

The market started accepting Bridge Cards in 2008. Since moving into their new permanent structure this year, they have seen Bridge Card sales triple from \$12,000 last year to about \$50,000 this year. All eligible vendors are required to participate and everyday there are new Bridge Card clients that discover the market including an increasing number of students and seniors. Outreach includes signage on all entrances to the market and a strong partnership with DHS. Starting this fall, the market will also participate in a pilot project with the Michigan Department of Community Health (MDCH) to redeem Women Infant and Children (WIC) Cash Value Benefits (CVB) at the market. The pilot is set to launch November 11 and run through April 30, 2011. Six produce vendors will participate and each will receive an i-pod touch with a card reader to process transactions. The money will then come to the market and be distributed to the vendors similar to the way SNAP funds are reimbursed to vendors.

Lapeer Farmers Market, *Denise Becker*

This was the market's third season accepting Bridge Cards. They had 427 transactions for a total of \$4,584, a slight increase over last year's \$4,356. There is a need for more consumer education as to the benefits of buying local, fresh foods. Denise is also working to start accepting Bridge Cards at the Imlay City Farmers Market which she also manages.

Monroe County Farmers Market, *Maurine Sharp*

Maurine is a vendor at the Monroe County Farmers Market that encouraged the market to accept Bridge Cards. She estimated that Bridge Cards sales accounted for about \$300 at the market this season. The program faces challenges with outreach and resistance to change on behalf of the vendors and market organizers. Maurine is determined to improve the program next year.

Northwest Detroit Farmers' Market, *Pam Weinstein*

The market is located in an urban neighborhood and has 15 vendors. This is their second year accepting Bridge Cards with a wireless device. Pam estimates that they will pay \$550 in bank fees this year and that they collected \$200 from credit/debit patrons to offset that cost. This year they lost their meat and seafood vendor and that contributed to a leveling off of Bridge Card sales. This year, 380 Bridge Card clients redeemed \$6,400 in SNAP benefits and the market redeemed \$1450 in Project FRESH coupons. Pam also observed that the Bridge Card image is the most powerful outreach tool available.

Sowing Seeds, Growing Futures Farmers Market, *Trisha Hopkins*

The market, located in a food desert area of Detroit, started accepting Bridge Cards this year. They had challenges sustaining vendors and maintaining a connection with their phone line. Trisha is hoping to make improvements to help sustain the market for future years.

Ypsilanti Depot Town Farmer's Market, *Dayna Sprentall*

Bridge Card sales are conducted at the market by the Ypsilanti Food Co-op (which also facilitates the Bridge Card program at the Downtown Ypsilanti Farmers Market). They experienced difficulty with their wireless POS device but were able to accept \$2,800 in Bridge Card benefits despite the difficulties. The market also participated in the Double Up Food Bucks (DUFB) program with Fair Food Network.

Fulton Street Farmers Market, *Melissa Harrington*

This is the market's second year accepting Bridge Cards. Last year they had a total of \$17,000 in Bridge Card sales and so far this year they have reached \$49,008. Thanks to a \$2 credit/debit fee for customers, they have been able to recoup 75% of their bank fees. They were also able to hire a part-time staff person to assist with Bridge Card transactions this season and to help with accounting. A new strategy for next year will be to use direct deposit to reimburse vendors and reduce the workload associated with check writing.

East Warren Ave Farmers Market, *Danielle North*

Danielle North is the new market manager who started part way through the summer. The market is struggling with the balance between the number of vendors and the number of shoppers and is open to new ideas and strategies. Volunteers are instrumental to operating the program, and therefore consistent, reliable volunteers are always in demand. More changes may be implemented next year including a change in location and day of the week.

South East Area Farmers Market, *Jill Myer*

The market experienced a lot of changes this year including a move to a church parking lot and a new market manager. One of their greatest outreach strategies in the past has been a weekly email to DHS case workers with a shopping list for the market that week.

Ann Arbor Farmers Market, *Molly Notarianni*

The market operates two days a week and sees between 1,000 and 12,000 shoppers depending on the market day. The market struggles to debunk the myth that it only serves upper, middle class clientele. This year the market was able to participate in the DUFB program and observed more than 100% increase in Bridge Cards sales as a result of the program.

Leelanau Farmers Market Association

The association is composed of 6 farmers markets in Leelanau County. Their intent was to pilot the Bridge Card program at one of their markets this year, the Suttons Bay Farmers Market. Due to the complexity of the paperwork associated with the POS device, they did not receive the machine until the end of the season and therefore were not able to implement the program this year. They may do a soft launch at their winter market, although they are worried about the accounting procedures.

Lessons Learned that will Shape the Future

Participants broke into groups to reflect on the presentations made by market managers and their own personal experiences to identify lessons learned through implementation of a Bridge Card program, great ideas for the future, and to identify topics that they want to know more about.

Important Lessons Learned	That's a Great Idea for my Farmers Market	I want to know more about...
<ul style="list-style-type: none"> • An enthusiastic/fun market manager is a valuable tool • Accounting is time consuming and cumbersome • Wireless problems are common • Not all wireless machines are the same • Research WHERE to market your EBT program <ul style="list-style-type: none"> ○ Where SNAP clients are or where they are already being contacted ○ Use Partnerships ○ Don't "reinvent the wheel" 	<ul style="list-style-type: none"> • Recruit vendors by providing them with data such as dollars in sales • Take pictures of a basket full of food bought at the market for \$8 to educate consumers who are on a budget (2) • Demonstrate what can be purchased at the market as an outreach tool • Use the "Dollar Menu" concept to demonstrate what can be purchased at your market for just \$1 • Direct mailings through DHS to SNAP clients • Social Marketing with Facebook and/or Twitter • Utilize the talents and skills of local college students • Use local RSVP (Retired Seniors Volunteer Program) as a source for volunteers • Use Google Add Words to help people online find information about your market • Work with local partners such as DHS, churches, WISEWOMAN, commissions on aging, MSU Extension, and other health groups 	<ul style="list-style-type: none"> • Successful promotional materials • How to get vendors and customers to come to the market • Accounting methods (2) • Putting an expiration date on tokens • Wireless options (2) • Community events and/or partnerships • Off-season market support activities • Recruiting Volunteers • How many markets are thinking about operating year-round • How could direct deposit be used to reimburse vendors and to reduce check writing • How can unredeemed tokens be accounted for • Using social networking for my market

Focus for 2011

As we continue forward with our work, it's important to consider a few logistics about how we work together and how we communicate, specifically with our monthly conference calls, online workspace (pbworks site) and state-wide outreach materials.

Comments about Monthly Conference Calls:

- Conference calls are more difficult with a large audience and harder to participate in.
- I don't know how to speak up on a conference call with so many participants.
- How many people are comfortable using Skype? 4 people
- The whole agenda is not relevant to everyone. There should be an opportunity for people to come in and out of the call.
- Conference calls work well for summarizing and disseminating information, but NOT for working collaboratively and getting feedback from a large group.
- Quarterly conference calls are preferred to monthly calls

- Thursdays are not a good day of the week as many markets operate that day. No markets operate on Mondays.
- A blog format may be another way to share information.
- There has been too much outside noise on calls lately. There should be a way to mute all lines except the person who is speaking.

Comments about Online Workspace:

- 4 people don't know where or how to access the pbworks site
- It's an advantage to have one place to go for documents
- It's hard to navigate
- Need a training on how to use the pbworks site

Comments about State-wide Outreach Materials:

- A state-wide outreach effort is useful and helpful
- The money may be better spent locally or regionally
- The materials are great to use when creating partnerships with other organizations
- Materials should be put at rest areas
- What would be helpful are customizable templates for making postcards, newspaper ads and other outreach materials

Focus areas for 2011

Double Up Food Bucks, Rachel Chadderdon

The Double Up Food Bucks matching incentive program for SNAP purchases at farmers markets will expand across the state in 2011. Fair Food Network has completed 2/3 of the necessary fundraising and has expanded the program to include two farmers markets in Toledo, Ohio. The goal is to have between 5 and 35 additional markets in 2011 and possibly 3-5 small grocery stores in Detroit. Market selection will be largely based on local buy-in from funding sources and market capacity to administer the program. The program will run like a mini-grant to participating markets and will include some administration dollars for the market. Applications will be out before the end of November and the program will start at markets in May. For more information visit www.doubleupfoodbucks.org and watch the pbworks site for additional updates from Rachel.

Food Bank Council of Michigan's Continued Outreach, Justin Fast

The Food Bank Council of Michigan (FBCM) has been and will continue to be involved in food assistance utilization outreach. They recognize that 60% of food bank users don't utilize the Food Assistance Program (Michigan's name for SNAP) even though they are likely eligible. FBCM has been training volunteers to work with individuals to determine eligibility and complete applications for food assistance online. This year between April and July, \$1 million in SNAP benefits were applied for through their program. In the coming year farmers markets could get involved by becoming a location for people to come and sign up for SNAP benefits. Contact Justin at justin@fbcnich.org to find out how your market can get involved.

WIC Cash Value Benefits (CVB) Pilot at Farmers Markets, Dru Montri

The Michigan Department of Community Health (MDCH) Women, Infant and Child (WIC) Division has designed a pilot program to redeem WIC CVB at farmers markets in Michigan. The pilot will provide an I-pod touch or I-phone to each individual vendor and to the market master. Each vendor will be able to slide the card on the device and complete transactions. The market manager will then receive the funds and distribute them to the farmers based on their sales volumes. The pilot is set to take place at Lansing City Market and the Bath Farmers Market. If the pilot goes well, WIC CVB redemption could expand to more markets during the 2011 season.

Change to SNAP Benefit Issuance Dates in Michigan, Kirsten Simmons

The Michigan Food Policy Council (MFPC) has been successful in working with other stakeholders to change the way SNAP benefits are distributed in Michigan. Currently, all SNAP recipients receive their benefits during the first week of the month which puts undue stress on food inventories and staffing. The change will distribute benefits issuance more broadly over the first 3 weeks of the month to avoid that beginning the month rush on food supplies. For more information about the change and to see the communication materials available to clients and authorized retailers, please visit the pbworks site.

Everyone answered the following question: What one thing would you to see for the Partnership in 2011?

- The Partnership is so valuable. Continue education and training
- Continue to support farmers markets that are interested in starting to accept food assistance benefits
- Continue to provide a resource for collaboration and communication with markets across the state
- Continue to offer support through networking, conferences, marketing tools, information dissemination, education and training
- Continue regional outreach activities
- Keep all the programs and support you provided in 2010- Everything you did was GREAT!!
- Keep this group going in some form-whether by phone, meetings, email, etc. (2)
- Continue on-going teleconference group communication
- Be able to fund the coordinator's position (2)
- Increase whole group gatherings to twice a year specific to EBT (middle and end of year)
- A series of regional meetings for the Partnership
- Develop regional groups (i.e. county, city, geographic area) of farm market managers to plan and implement projects and collaborations relevant to their specific entity- Decentralization
- Work to collaborate regions to share cost of advertising
- Create or compile regional information all in one spot that is unique to that region. For example grants, volunteers, etc.
- Farmers and food assistance recipients to be present in the discussion
- Share resources between markets using the pbworks site
- Focus on accounting models, marketing tools, and collective reporting of individual markets to track and view state-wide results
- Get funding for developing a software tool to do market accounting/record keeping
- Work to get more nutrition education at markets for EBT users
- A troubleshooting guide for POS devices
- Guidance for collaborating with health organizations and/or more inclusion of those agencies
- Coordinating relationships with local DHS offices for direct mailings
- Help leverage statewide programs at many markets statewide (e.g. RSVP)
- Collectively figure out another legislative priority to give statewide voice and advocacy to (like with Cottage Food last year)- maybe around the WIC Healthy Food Package
- Create metrics for economic impact for farmers markets in Michigan and organize economic impact based on market size/type

Check Out

Everyone answered the following question: What one thing did you learn today that you will use next year?

- I learned there is a need for more nutrition education at farmers markets.
- I am energized to start planning for next year.

- I learned that there is still a lot to learn.
- To learn that we are facing common challenges is uplifting.
- I want to work more with my local hospital.
- I learned unique ideas to solve common problems.
- I learned I can make my program better through partnerships.
- I learned the extent of interest in year-round markets.
- I learned how common wireless problems are and about some other new technology.
- I learned that there is a need for interdepartmental collaboration between SNAP and WIC.
- I saw people helping people.
- I learned new marketing and advertising ideas.
- I am impressed with the diversity of this group and the level of collaboration.
- I learned you sometimes have to be willing to take risks to start a new project.
- I learned MIFMA is a great resource.
- I learned my MIFMA membership is worth it.
- I learned how lucky I am to have great partners and community events at my market.
- I was able to put faces with names.
- I believe the food system will help rebuild Michigan.
- I learned that markets need to be responsive to their communities and creative.
- I learned Michigan is leading the way.
- I am impressed with the knowledge of this group.
- I gained perspective on different ideas and techniques.



172 Natural Resources Building
East Lansing, MI 48824
517-432-3381

Market Manager Survey

The Michigan Farmers Markets Food Assistance Partnership is working to increase consumers' access to healthy, locally grown food through farmers markets across the state. Please complete this survey to help us understand how food assistance programs affect your farmers market. A few minutes of your time will help us identify future growth opportunities and tell the story of this important work. Thank you!

One of the goals of this survey is to get an accurate representation of the amount of SNAP Bridge Card sales that took place at farmers markets in Michigan during 2010. In order to do so, we ask that you do not complete this survey until you have an accurate and complete figure that shows the amount of SNAP Bridge Card sales conducted at your farmers market in 2010.

What is the name of the farmers market for which you are submitting information?

Please provide the following information for the primary person responsible for accepting food assistance benefits at your farmers market. This may be the market manager or another individual who coordinates these programs.

Name:

Position Title:

Organization:

Phone Number:

E-mail Address:

Thinking of the primary person responsible for accepting food assistance benefits at your farmers market, is that person a paid employee or a volunteer?

Paid Employee

Volunteer

Please provide a mailing address where information about accepting food assistance benefits can be sent to your farmers market.

Name:

Mailing Address:

City:

State:

Zip Code:

Project FRESH Redemption at Your Farmers Market

Does your farmers market accept Project FRESH coupons?

Yes

No

If yes, during what year did you begin accepting Project FRESH coupons?

How many Project FRESH \$2 coupons (# not dollar value) did you redeem in 2010?

Please describe how Project FRESH usage at your farmers market compared with previous years and what you believe contributed to this change.

Bridge Card Redemption at Your Farmers Market

During what year did your farmers market begin accepting SNAP Bridge Cards?

What kind of alternative redemption system is used at your farmers market?

Wooden Tokens

Paper Scrip

No Alternative Redemption System/ Each vendor has a point of sale device

Other:

How many SNAP Bridge Card transactions took place at your farmers market in 2010?

What was the dollar value of SNAP Bridge Card sales at your farmers market in 2010?

If your farmers market uses an alternative redemption system, what was the dollar value of scrip or tokens redeemed by famers/vendors at your farmers market in 2010?

If applicable, what was the dollar value of SNAP Bridge Card sales at your farmers market in 2009?

Please note how 2010 SNAP Bridge Card sales compare to the volume of sales in previous years and what you believe contributed to this change.

What record keeping method(s) does your farmers market currently use to record SNAP Bridge Card sales and to reimburse vendors?

Paper records/ Receipt Book

Microsoft Office Excel

Quick books Accounting Software

Other:

What record keeping method are you most interested in learning more about?

Paper records/ Receipt Book

Microsoft Office Excel

Quick books Accounting Software

Other:

How often does your farmers market reimburse vendors for SNAP Bridge Card sales?

Once a month

Once every two weeks

Once a week

Other:

Please fill in the table below with the number of people involved and how many hours each month they dedicate to accepting SNAP Bridge Cards at your farmers market. Please include time spent conducting transactions, reimbursing farmers/vendors, and any other related activities.

	Number of People Involved #	Approximate Hours Per Month Hrs/mo
Paid Staff		
Volunteers		

Does your farmers market accept debit cards?

Yes

No

Does your farmers market accept credit cards?

Yes

No

Which third party processor (TPP) does your farmers market use?

ACS Solutions (the state EBT technology supplier that provides free hard-wired point of sale devices)

Other (Please list name and contact information):

If you do not use ACS, would you recommend the third party processor used by your farmers market to other farmers markets in Michigan?

Yes

No

What was the approximate cost associated with accepting SNAP Bridge Cards at your farmers market in 2010? Please use the categories below to help you approximate the annual costs associated with the program.

Price of Point of Sale Device	\$
Price of Equipment and Materials (e.g. batteries, cash box, receipt paper)	\$
Monthly service fees and transaction fees	\$
Alternative Redemption System (e.g. tokens, paper scrip, storage containers)	\$
Electricity	\$
Telephone Line	\$
Staff	\$
Consumer Outreach	\$
Other	\$
Total	\$

How does your farmers market support vendor participation in the SNAP Bridge Card program?

Vendor participation is voluntary

Vendor participation is encouraged

Vendor participation is strongly recommended

All eligible vendors are required to participate.

At your farmers market, how many vendors are eligible to accept SNAP Bridge Cards?

Of those vendors that are eligible, how many accept SNAP Bridge Cards?

Do all of the vendors that accept SNAP Bridge Cards sign a participation agreement with your farmers market in order to do so?

Yes

No

What is/are the most important consumer outreach strategy(ies) for SNAP Bridge Card clients utilized by your farmers market?

What advice would you give to another market manager who is just starting to accept Project FRESH and/or SNAP Bridge Cards?

If the Food Assistance Partnership is able to secure funding to continue to offer training sessions and/or webinars, what topics would you like to see covered, or what additional information do you need to facilitate a successful food assistance program at your farmers market?

Are you, or is your farmers market, a member of MIFMA?

Yes

No

Do you participate in the Food Assistance Partnership?

Yes

No

If no, what has inhibited you from participating in the Food Assistance Partnership?

Are you interested in serving as a peer mentor to assist market managers with implementing new SNAP Bridge Card programs?

Yes

No

Please use the space below to share any additional comments or suggestions with the Michigan Farmers Markets Food Assistance Partnership.

You can return this questionnaire by fax to 517-353-7961 or by mail to:

MIFMA

172 Natural Resources

East Lansing, MI 48824

Results of the 2010 Market Manager Survey

In 2010, 49 farmers markets across the state accepted Supplemental Nutrition Assistance Program (SNAP) benefits. Those markets were organized by 42 unique nonprofit organizations, municipalities, chambers of commerce, or other groups interested in food security and community development (some organizations run more than one farmers market). Three additional markets were equipped to accept SNAP benefits but did not redeem any in the 2010 season, therefore their survey results were not included in the analysis. Of the 49 farmers markets that accepted SNAP benefits in 2010, 48 responded to the 2010 Market Manager Survey facilitated by the Michigan Farmers Markets Food Assistance Partnership and their responses were analyzed and are illustrated in the following report.

SNAP

In 2010 49 markets accepted SNAP benefits including 21 markets that were participating for the first year and 6 markets that are open year-round.

SNAP sales at farmers markets in 2010 totaled \$705,969.40. First year markets contributed \$35,645.50 worth of sales while farmers markets that have been participating for one or more years contributed the remaining \$670,323.90. Sales volumes ranged from \$50 per market to \$246,791 per market. On average, markets experienced \$17,219 worth of SNAP sales in 2010 with a median sales volume of \$1146. On average, markets recorded \$2,228 in SNAP sales if there were in year one and \$23,940 if there were in years 2 through 10.

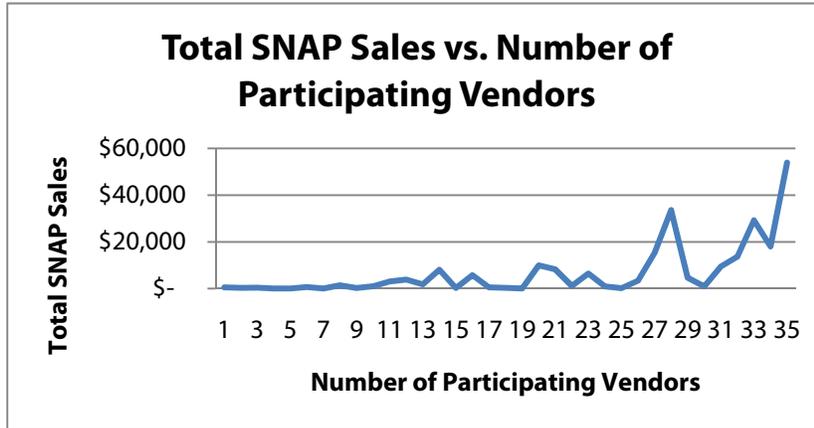
Transaction volumes ranged from 2 to 11,816 and totaled 22,560 statewide. An average of 684 transactions took place at each market with a median number of 56 transactions. First year markets averaged 134 transactions each while returning markets averaged 1149 transactions.

The average SNAP transaction is \$16. First year markets had a slightly higher average transaction of \$20 compared to a \$14 average transaction for returning markets.

Unredeemed tokens or scrip accounted for as much as 22% of total SNAP sales. On average, unredeemed currency represented 4% of a market's annual sales.

When compared to markets that did not accept credit and/or debit cards, the 22 markets that accepted credit and/or debit had, on average, fewer transactions and a lower average transaction amount, but higher total SNAP sales.

	Markets Accepting Credit/Debit	Markets Only Accepting SNAP
Average Number of Transactions	273	986
Average Transaction Amount	\$15.92	\$16.43
Average Total SNAP Sales	\$17,477	\$16,994



The amount of total SNAP sales per market is positively correlated to the number of participating vendors.

Many explanations exist for why a farmer's market's SNAP sales increase or decrease over time. When asked to explain the phenomenon at their market(s), the primary person responsible for food assistance programs gave the following responses.

Factors Contributing to an Increase in SNAP Sales at Farmers Markets

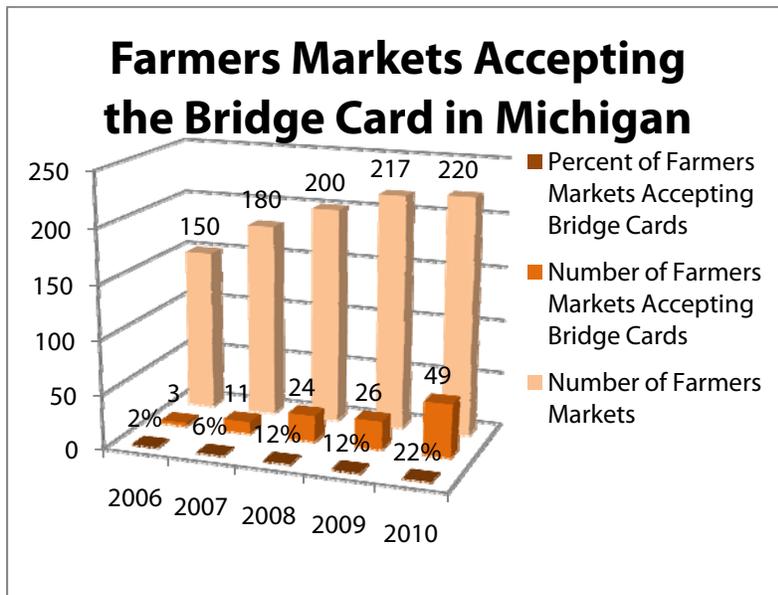
- Increased outreach efforts (7)
 - Reaching a student population (2)
 - Returning customer's word of mouth
- Increase in SNAP participation (5)
- Incentive programs that double buying power at farmers markets (5)
- Changes to Program and/or administration (5)
 - Switch from manual voucher processing to a point of sale device
 - New market manager who engaged customers and assisted them in using alternative forms of payment.
 - Made Point of Sale device more visible in the market.
 - Program operated for the entire length of the season instead of partial length of season.
 - New building for market
- Increased awareness that markets accept SNAP (4)
- Economic downturn (4)
- It has become a habit of SNAP customers to shop at the market
- Convenience of shopping at the market

Factors Contributing to a Decrease in SNAP Sales at Farmers Markets

- Difficulty reaching SNAP clientele
- Lack of awareness by SNAP recipients that they can use their benefits at farmers markets
- The cost of fresh fruits and vegetables
- Loss of vendors with a high volume of SNAP sales
- Change in market management and location
- Lack of convenience due to the lack of a point of sale device and a consistent volunteer to conduct manual transactions
- No financial support for outreach efforts

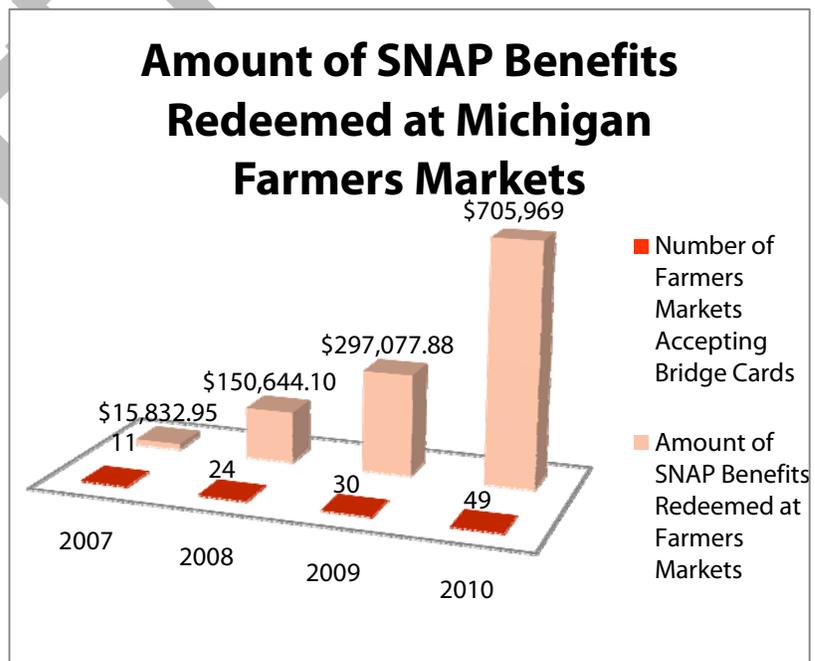
SNAP: A Historical Perspective

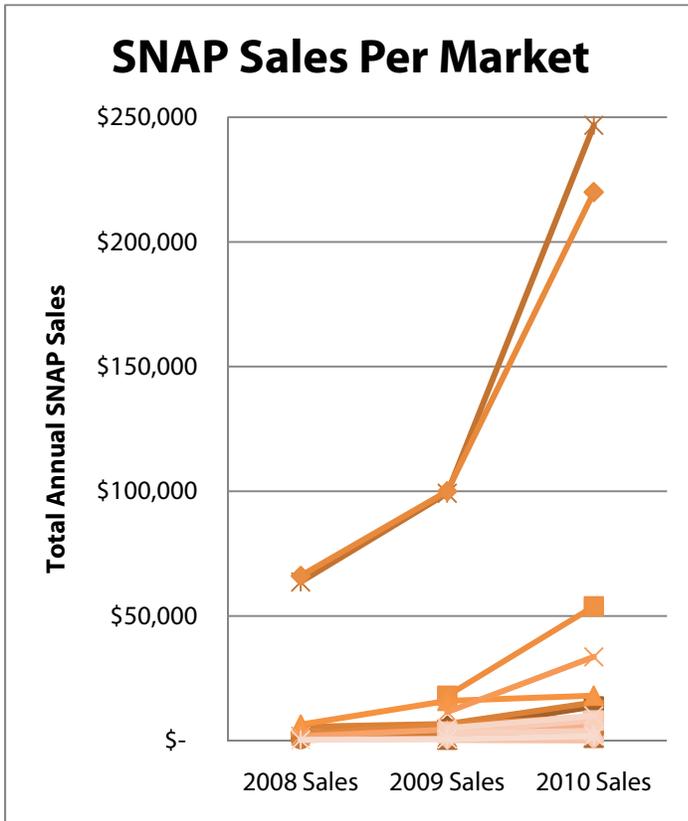
When the Partnership began its work in 2007, only 3 farmers markets in the state were equipped to accept Bridge Cards. One of the Partnership's primary goals is to increase the number of farmers markets that accept Bridge Cards. As such, the Food Assistance Partnership has tracked its progress towards that mission by collecting data each year on the number of farmers markets accepting Bridge Cards and the relative success of those programs.



The number of farmers markets accepting Bridge Cards has grown each year since 2006. In 2007 the number increased to 11 due to a pilot project facilitated by the Food Assistance Partnership. The number of farmers markets accepting Bridge Cards continued to grow to 24 markets in 2008, 26 markets in 2009 and then to 49 markets in 2010 representing 22% of the state's total farmers markets.

Each year, the amount of Bridge Card sales at farmers markets has also grown. Starting in 2007, farmers markets across the state redeemed only \$15,832.95 worth of SNAP benefits. Through the work of the Partnership that number grew to \$297,077.88 worth of SNAP benefits redeemed in 2009 and then increased 138% from 2009 to 2010 when it totaled more than \$705,000. These dollars represent increased economic viability for Michigan farmers and vendors and increased access to healthy, locally-produced food for low-income Michiganders.

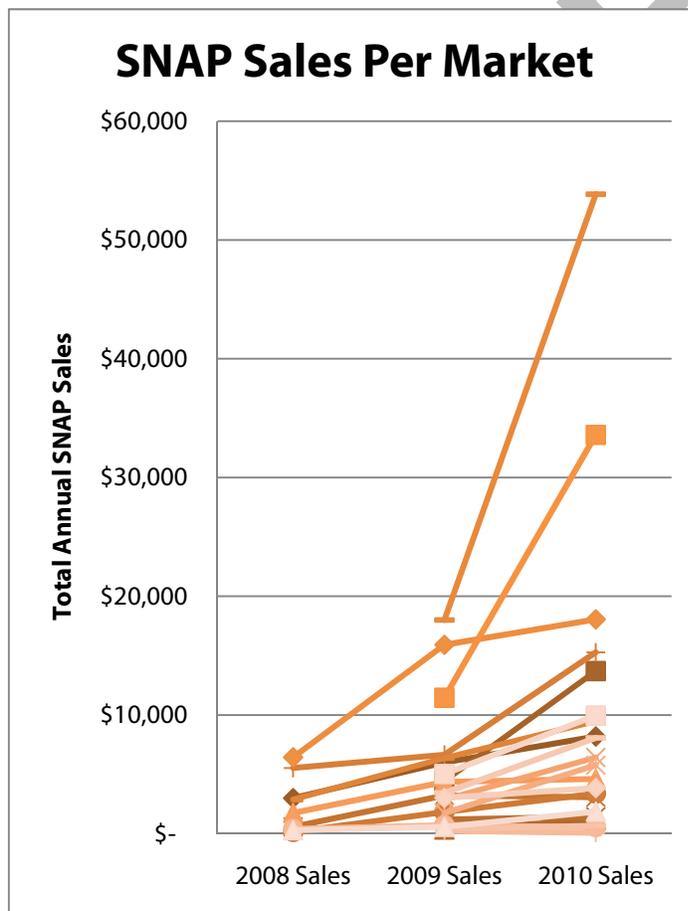




Starting in 2009, the Food Assistance Partnership began conducting an end of the year survey of all of the farmers markets that accepting Bridge Cards. Through the data collected, the success of each market's Bridge Card program can be tracked over time and compared with other markets from around the state.

From 2008 to 2009, markets reported SNAP sales increases ranging from 20% to over 100%. Over that same time period, total SNAP sales at farmers markets in Michigan increased 63%.

In 2009, the average amount of SNAP benefits redeemed at a farmers market was \$12,376.16. From 2009 to 2010, markets reported SNAP sales increases ranging from 6% to 232%. During that time period three markets also reported



decreases in SNAP sales ranging from 5% to 67%. Market managers contribute these decreases to changes in market management, market relocation, and a loss of vendors who in the past had redeemed a large portion SNAP benefits within the market. Overall from 2009 to 2010, state SNAP sales at farmers markets increased 138%.

In 2009, a farmers market accepting Bridge Cards averaged 1460 transaction. From 2009 to 2010, individual markets also observed an increase in the number of SNAP transactions ranging from 4% to 344% increase.

Adversely, from 2009 to 2010 eight markets reported a decrease in the average amount of a SNAP transaction. The average SNAP transaction at those markets decreased between 1 and 67%.

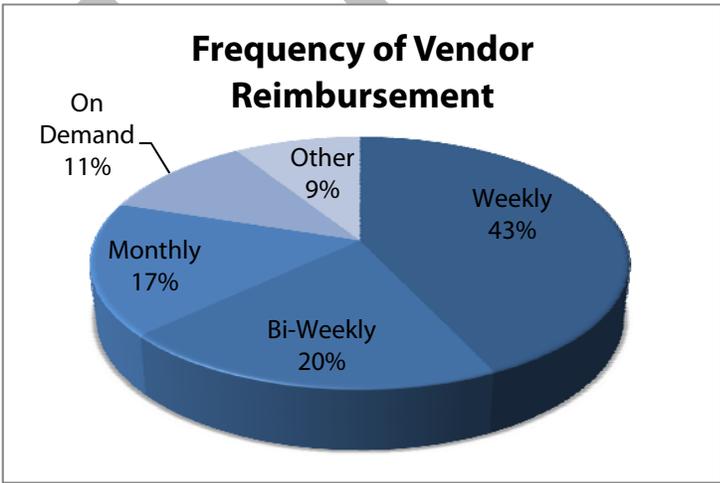
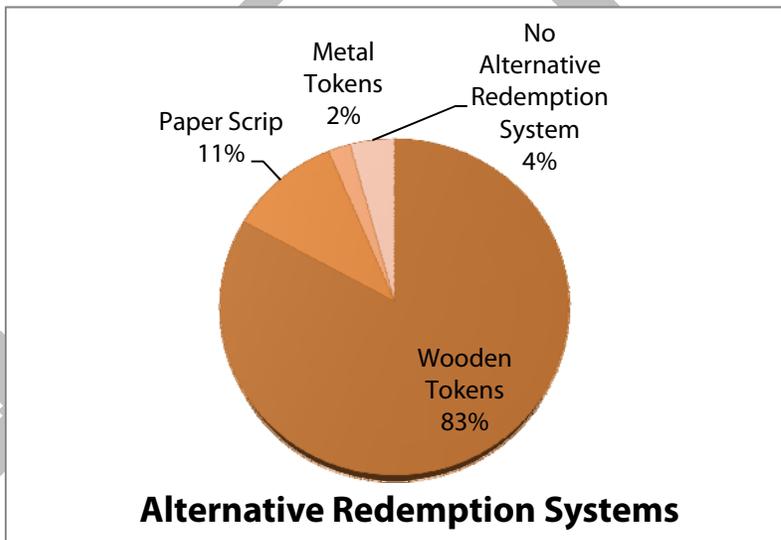
Markets that reported an increase in the average SNAP transaction amount observed increases from 2 to 34%. Overall, the state saw a 36% increase in the average SNAP transaction from \$12 in 2009 to \$16 in 2010.

Anecdotal evidence from market managers corroborates these findings. Market managers report that SNAP recipients are spending more each time they visit the market and many markets have found it necessary to supply tokens or paper scrip in \$5 increments in addition to \$1 increments in order to facilitate these larger purchases. One market manager described this phenomenon by saying that customer are buying “deeper” into the market and are considering it more of a consistent and reliable source of food rather than an temporary or special occurrence.

Program Administration and Implementation

Alternative Redemption Systems

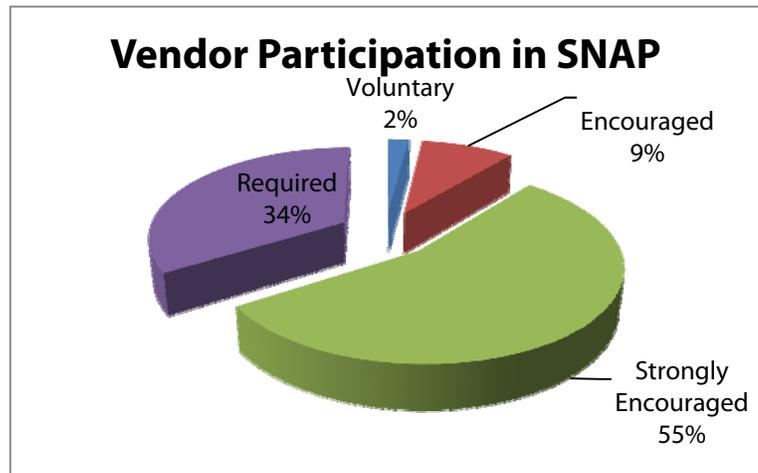
Of the 48 markets surveyed, 96% use an alternative redemption system and a central point of sale device to conduct transactions between SNAP clients and multiple vendors. At 39 markets, wooden tokens are used as the alternative redemption currency. At an additional 5 markets paper scrip is used and at one market metal tokens are used. Two markets in the state equip individual vendors with point of sale devices in order for them to conduct transactions directly with SNAP clients



Markets that use alternative redemption systems must then reimburse vendors for the tokens or scrip that they submit on a predetermined schedule. The majority of markets are reimbursing vendors on a weekly basis (43%). Other reimbursement frequencies include bi-weekly (20%), monthly (17%), on demand (11%), and unique schedules (9%) such as twice a week or when a vendor receives at least \$25 worth of currency.

Vendor Participation

Markets approach vendor participation in different ways either by making participation voluntary, by encouraging or strongly encouraging participation, or by requiring that all eligible vendors participate. Of the 48 markets that responded to this survey, participation is voluntary at 2%, encouraged at 9%, strongly encouraged at 55% and required at 34% of markets. In 2009, vendor participation at markets differed slightly. Participation was voluntary at 26%, encouraged at 9%, strongly encouraged at 55% and required at 30% of markets. These numbers represent a shift from making the program voluntary to strongly encouraging that vendors participate.



On average, a community farmers market in Michigan has 22 eligible food vendors at the market and 95% of them participate by accepting SNAP benefits. Across the state, only 38 eligible vendors choose not to participate in the program when the market accepts benefits on their behalf. Markets report having as few as 2 vendors and as many as 125 vendors. The median number of vendors at a farmers market accepting SNAP benefits is 16 and the most common amount is 10. Community farmers markets that accept SNAP on behalf of their vendors represent 893 farmers and vendors who would not be able to accept Bridge Cards without their assistance (these may not be unique vendors as many vendors sell at more than one farmers market).

In comparison, a community farmers market in Michigan that accepted Bridge Cards in 2009 had on average 31 eligible food vendors at the market and only 86% of them participated by accepting SNAP benefits. Across the state 84 eligible vendors choose not to participate when the market accepted benefits on their behalf; therefore 2010 showed a 55% decrease in the prevalence of vendors who were unwilling to participate. Markets had between 10 and 100 vendors with a median of 29 vendors. The most common number of vendors was 10 and 30. Farmers markets accepting Bridge Cards represented 517 farmers and vendors. That number increased 73% between 2009 and 2010.

For an organization that runs a central point of sale device to benefit all eligible vendors, it is vital that that organization have a written agreement with the participating vendors. Of the markets that utilize a central point of sale device, 91% have a written vendor agreement in place while the remaining 9% do not. In 2009, 85% of participating markets had written agreements with their vendors while 15% did not.

Of the markets that accept SNAP benefits, 43% also accept credit cards and 48% also accept debit cards as payment options. In 2009, 53% of markets accepting Bridge Cards reported accepting debit cards while 58% reported accepting credit cards. From 2009 to 2010, the number of markets also

accepting debit cards decreased by 9% and the number of markets also accepting credit cards decreased by 26%. In 2010, 95% of the markets that are accepting credit and debit cards in addition to SNAP benefits are doing so with a central point of sale device and alternative redemption system.

Of the markets that accept SNAP benefits, 51% do not have access to electricity and a landline phone line at their market location and must therefore use wireless technology. The remaining 49% are able to utilize the free hardwired point of sale device provided by Michigan’s contracted EBT supplier and therefore do not pay any transaction fees for Bridge Card sales.

Associated Costs

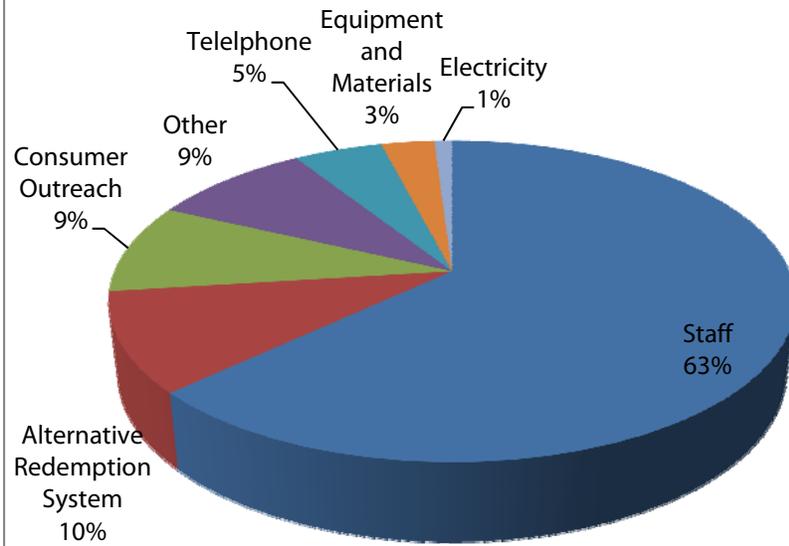
The costs associated with facilitating a food assistance program at a farmers market include; the cost of a point of sale device and the associated monthly fees, the cost of other necessary equipment and materials, purchasing and maintaining an alternative redemption system, electricity, a telephone line, staff, costs associated with a consumer outreach campaign, and other expenses as defined by the markets themselves. Equipment and materials include a cash box, receipt paper, phone line installation and other necessary supplies. Other expenses listed include checks for reimbursing vendors, a tent for the market booth, the costs of planning meetings, ink and a printer for the market.

The trends observed in 2010 relative to the costs associated with facilitating a SNAP program at a farmers market are quite similar to the trends observed in the data from 2009, meaning the Food Assistance Partnership now has two years of data that report these same findings.

The costs that a market incurs vary depending upon how the program is implemented at the market. If a market has access to electricity and a phone line at their market location, then they can obtain a free, hard-wired point of sale device from Michigan’s EBT contractor and not be subject to any transaction fees for SNAP purchases. If that infrastructure is not available at the market location, then they must purchase a wireless point of sale device and be subject to transaction fees, however they can avoid the costs of electricity and a telephone line. The following table below outlines the average costs of facilitating a food assistance program based on this distinction between a hardwired point of sale device and a wireless one.

	Hardwired Point of Sale Device	Wireless Point of Sale Device
Staff	\$2,681.65	\$2,681.65
Point of Sale Device		\$563.30
Alternative Redemption System	\$439.45	\$439.45
Consumer Outreach	\$391.79	\$391.79
Other	\$373.33	\$373.33
Monthly Transaction Fees		\$331.08
Telephone	\$195.17	
Equipment & Materials	\$118.30	\$118.30
Electricity	\$44.64	
Total	\$4,244.33	\$4,898.90

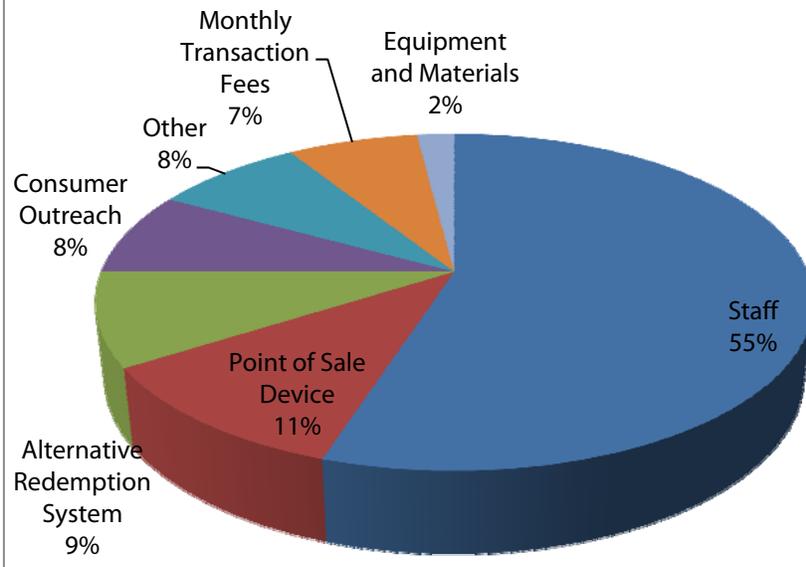
Costs Associated with Accepting SNAP via a Hardwired POS Device



As a percent of the total costs associated with facilitating a food assistance program, each year staffing requires the largest financial investment ranging from 55 to 63% of the total cost of the program.

For a market using a hardwired point of sale device, the next two largest cost categories are for the alternative redemption system (10%) and the consumer outreach campaign (9%). The remaining 18% of costs are distributed among other expenses (9%), telephone (5%) and electricity (1%) for the point of sale device, and equipment and materials (3%).

Costs Associated with Accepting SNAP via a Wireless POS Device



When a market requires the use of a wireless point of sale device, the cost categories shift to reflect the cost of purchasing the machine and supporting the monthly transaction fees associated with it. For a

market using a wireless point of sale device, 11% of the budget goes towards purchasing the machine and 7% is needed to cover the monthly transactions. In hierarchical order, the remaining costs include; an alternative redemption system (9%), a consumer outreach campaign (8%), other costs (7%) and equipment and materials (2%).

Markets have several means for acquiring the funds and/or materials needed to facilitate the program including through donations and/or grant funding. Markets reported receiving electricity, phone line

usage and volunteer time through donations and they reported receiving grant funds to purchase point of sale devices and alternative redemption systems.

Staffing

One of the largest investments for a successful SNAP program at a farmers market is time. Each month it takes 1715 hours to run SNAP programs at farmers markets across the state. Market organizers report spending between 3 and 280 hours each month facilitating a SNAP program at one or more farmers markets. The average amount of time spent is 43 hours a month while the median amount is 22.5 hours and the most common amount of time reported is 10 hours.

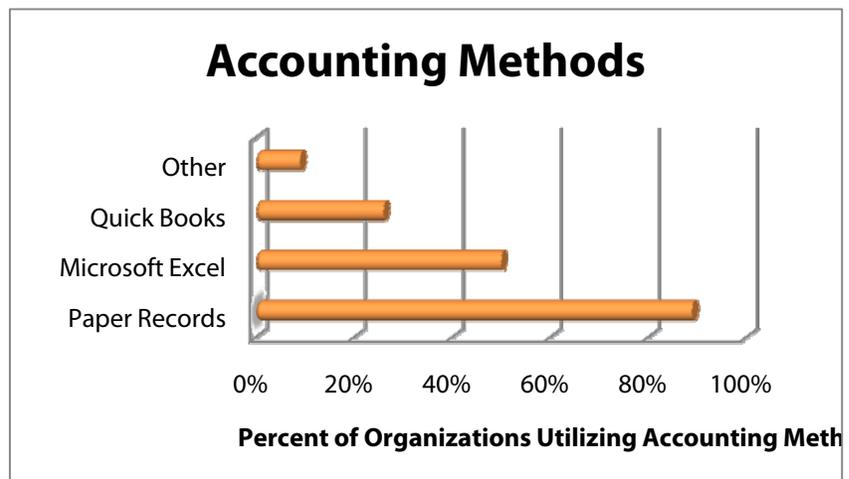
On average an organization facilitating a SNAP program at a farmers market has 1.7 paid staff and 1.4 volunteers dedicated to the food assistance program. At farmers markets in Michigan, 81% of the people who are primarily responsible for accepting food assistance benefits at farmers markets are paid employees and the remaining 19% are volunteers. Organizations have as few as no paid staff and as many as 5. The median number of paid staff is 2 while the most common amount of paid staff is 1. Organizations have as few as no volunteers and as many as 25. The median number of volunteers and the most common number of volunteers is 1.

Each month a paid staff person will spend on average 17.24 hours managing the food assistance program and each volunteer will spend 8.83 hours. Paid staff spends as few as 1 hour per month and as many as 80 hours per month. Two hours is the median amount of time spent by paid staff each month while 5 hours is most common. In addition, volunteers spend as few as 1.2 and as many as 60 hours each month helping to facilitate SNAP programs at farmers markets. Nine hours is the median amount of time spent by volunteers each month while 10 hours is most common.

Staffing a food assistance program costs, on average, \$1,787.77 per market season, not including the in kind contribution of more than 8 volunteer hours each month on average. It is estimated that approximately \$87,600.73 is spent each year on staffing by organizations facilitating SNAP programs at farmers markets. If every volunteer was paid \$8.00 per hour for their contribution, an additional \$18,816 would be needed statewide to compensate the volunteers who contribute their time to this effort as well (8 hours * \$8.00/hour * 6 months * 49 markets).

Accounting

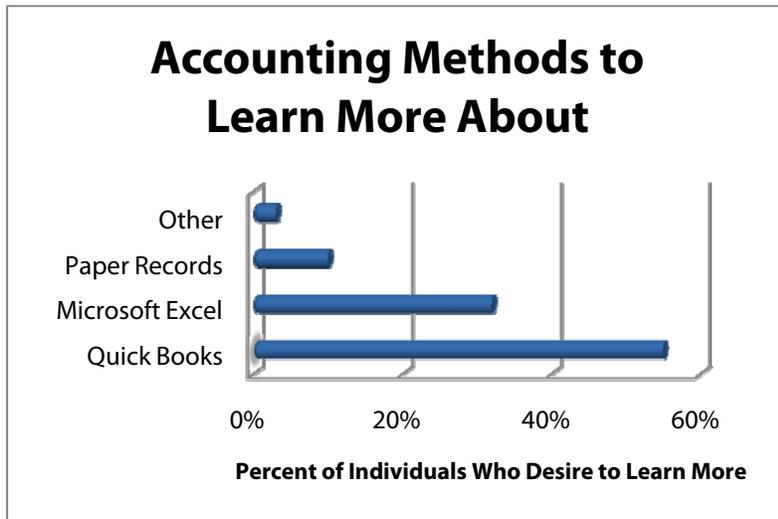
Accounting and recordkeeping are vital aspects of a successful SNAP program. Paper records are the most utilized accounting method used by 89% of organizations including 15 that report only using paper records. In addition, half of all organizations (50%) utilize



Microsoft Excel spreadsheets to aid in accounting and 26% use Quick Books accounting software.

Other accounting methods are used by 9% of markets and include other accounting software and having a finance department of a sponsoring organization assist in accounting for the farmers market.

The majority of organizations that facilitate a SNAP program use more than one accounting method (average of 1.7 methods). Eleven markets use both paper records and Microsoft Excel while 4 use paper records and Quick Books and 7 markets use all three; paper records, Microsoft Excel and Quick Books accounting software.

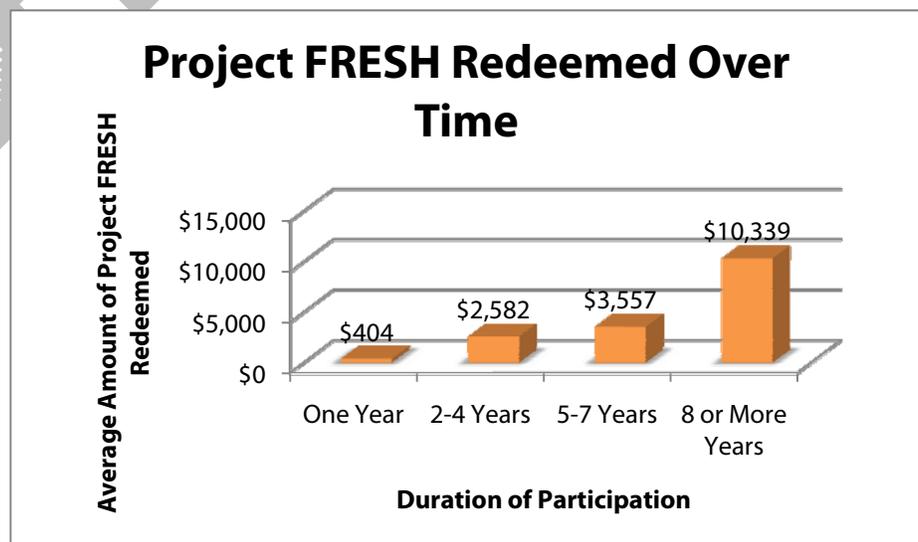


Recordkeeping and accounting are two areas of interest that perpetually show up on evaluations asking for suggestions for future training sessions. Market managers are always eager to learn more about these complex issues. When asked which accounting method they would like to know more about, the most common response was Quick Books accounting software (17) followed by Microsoft Excel (10) and then paper records (3) and other (1).

Project FRESH

Eighty one percent of the organizations that facilitate SNAP redemption at farmers markets in 2010 also accepted Project FRESH. Of those organizations, 4 have been participating in the program for 8 years or more, 4 have been participating for 5 to 7 years, 6 have participated for 2 to 4 years, and 4 participated for the first time in 2010.

Evidence from this survey shows that the average amount of Project FRESH redeemed at the market(s) increases with the duration of time the market(s) have participated in the program. On average a first year market redeems \$404 worth of Project



FRESH while a market with 8 or more years of experience with the program redeem on average \$10,339.

When asked to compare Project FRESH redemption rates from 2009 to 2010, 7 markets reporting observing an increase in Project FRESH redemption while twice that amount (14) reported decreases in redemption rates and 4 markets reported little to no difference at all. Market reported decreases between 4% and 29% while others reported increases as much as 348%.Market managers were also asked if the could offer possible explanations for the difference between redemption rates in 2009 and 2010.

Factors Contributing to a Decrease in Project FRESH Redemption at Farmers Markets

- Fewer benefits distributed in the county (3)
- WIC clients can now purchase fruits and vegetable each month at all authorized retailers
- More people were eligible to receive SNAP benefits
- More participating farmers markets in the area
- Changes to the way coupons were distributed
- Coupon distribution did not take place at the market as in previous years
- Coupon distribution was later in the season
- New market location
- Very few women and families that shop at the market which is at a soup kitchen
- Unknown

Factors Contributing to a Decrease in Project FRESH Redemption at Farmers Markets

- Increased outreach efforts (2)
 - Working closely with the local senior center
- Economic Downturn
- More benefits distributed in the county
- More Project FRESH recipients at the market
- Coupon distribution took place at the market
- Vendors may have turned them into other markets in the past

Outreach Strategies

In an open-ended question format, facilitators were asked to list their most successful outreach strategies. In 2009, the most popular strategies in ranking order included: signage, word of mouth, newspapers, flyers, working with community partners, radio, emails, holding educational events at the market, posters and brochures. The following list reflects the answers provided in 2010 and the number in parenthesis demonstrates the frequency of that response.

- Signage at the Market (10)
- Working with Partners in the Community (10)
 - DHS (2)

- Food Banks
- Low income housing
- Service Agencies- United Way
- Salvation Army
- Churches
- Case workers
- Senior Centers
- Word of Mouth (8)
- Flyers (8)
 - At outreach sites and through food distributions.
 - In downtown area and at food banks, and other service agencies.
 - In local shops and other local destinations, 1/2 mile around
- Newspaper (8)
 - Advertisements (2)
 - Stories or Articles (4)
- Banners (5)
 - Outside market right where people drive by
- Posters (5)
 - On Buses
 - At transit housing
- Newsletter (3)
- Website (3)
- Radio Interviews (2)
- Emails (2)
- Facebook (2)
- Buttons/Pins (2)
- Statewide Outreach Materials provided by MIFMA (Flyers and Posters) (2)
- Advertising that we accept SNAP on all of our literature (anywhere the market's name is mentioned) (2)
- Billboards
- Yard signs
- Consistently reinforcing the message in outreach, through the market master, and in all marketing materials.
- Using the Bridge Card logo on signs and ads to make customers aware that we accept SNAP.
- Print adds
- Print and web media to local outlets (TV, radio, newspapers, blogs)
- Press releases to the media
- Accessibility and visibility in the downtown area where many low income residents reside.
- Visiting low income areas and talking to residents.

Programming at the Market

- Incentive programs like Double Up Food Bucks (2)
- Keeping the public informed of market events
- Using other low income food access programs to draw SNAP eligible people to the market
- Offering classes at the market on relevant food growing/sustainability topics
- Drawings and Give-a-ways

Advice for Market Managers Who are Starting to Accept Food Assistance Benefits

Sharing knowledge among market managers can be a very powerful way to improve food assistance programs at farmers markets. Facilitators that completed the survey were asked what advice they would give a market manager who was planning to begin accepting food assistance benefits at their farmers market. The following categorical list describes their advice as it relates to being prepared and having patience, how the program will benefit their own community, specific advice for program implementation and suggested outreach strategies.

Be prepared & Have Patience

- Have patience.
- Think big & plan ahead.
- It takes an enormous amount of administrative time, but is a very worthwhile program
- Expect extra work, but the reward is well worth the effort.
- Administratively it is more work to accept at the market, but allows vendors access to earn additional funds.
- Making sure that everyone has access to healthy local food is so important. This program is very user friendly and requires little administrative efforts. The resources available are very helpful in program start up.
- Plan before you move forward. Make sure you have utilities, hardware (best pricing) and be patient. It takes time to grow the program.
- The process is relatively simple once the programs are up and running; however, I would encourage new market managers to get the application process started well in advance to ensure everything will be in place in time for the start of the market season.
- Get food assistance programs into your market as soon as you can as it takes time to advertise and promote to patrons that you have these services.
- Start slow and build up if you can. Work to establish a habit for your customers to use SNAP Bridge Cards at the market. Explain the economic benefits of these programs with your vendors and try to get them to buy in to the overall effort.
- Do it! Make sure your phone line is the right kind of phone line for the free, state provided machine (I didn't know there were different types of phone lines). Carry as wide of a selection of fresh, healthy fruits and veggies as possible. Truly listen to what people say. If at first something doesn't sound like a good idea, write it down and sit with it. Don't be quick to judge.

The Program will Benefit Your Community

- It is good for the community that real whole foods farmers' market can provide food to all of it's citizens and residents.
- Do it.
- It is a very easy and user friendly system and a great boon to all members of the community.
- Make food assistance clients feel wanted and welcome and always treat them with respect. Most are first timers and are scared, ashamed, and confused of the operations. Always take time to listen, answer questions, and ease their fears. Once they feel safe, respected, and welcome they will come back.
- Gain partners with resources who will support your efforts and recognize the importance of having a market that accepts EBT.

Advice for Implementation

- Keep thorough records, advertise well, and have a passionate person working the EBT transactions.
- Find a good third party processor.
- Make sure your wireless service is reliable.
- Offer your scrip/token in various dollar amounts- \$1 and \$5.
- Be prepared for a lot of time-consuming book-keeping and paperwork. Not fun but necessary. You get rewarded, however, when you see all the happy shoppers who are now able to buy fresh, locally grown healthy food for their families.
- Get help with the paperwork.
- The paperwork/reimbursement/check writing is easier to do if you just do it the same day as the market so it is all in one day.
- Keeping good records is very important.
- Train volunteers to run the Bridge Card machine and train vendors on accepting the tokens/ coupons.
- Communication is key, keep the lines of communication open with both the vendors and the customers.
- Plan ahead and talk to other managers that have experience. Go to the seminars planed by MIFMA.
- It is worth the time. Your vendors will benefit from the work you put into it.
- Try it and encourage the vendors to accept the SNAP Bridge Cards.
- Join MIFMA.

Suggested Outreach Strategies

- Make food assistance visible at the market and advertise at logical locations in a 10 mile radius of your market.
- Have a picture of the Bridge card in the signage for your market.
- Promote, Promote!
- Connect with folks in nearby neighborhoods to let them know of the market accepting this form of payment.

- Get the word out everywhere that you will be accepting SNAP and or Project FRESH. Explain the benefit of buying local, healthy, fresh food.
- Have great signage at the market and a presence on any electronic media.
- Advertise as much as possible, free, if possible.

DRAFT

Michigan Farmers Markets Food Assistance Partnership
Conference Call Summary
October 7, 2010 – 11 a.m.

Participants:, Amanda Segar (Coordinator), Dru Montri (MIFMA), Kirsten Simmons (MFPC), Dick Gilbert (FNS), Justin Fast (FBCM), Rebecca Mino (CARRS- MSU), Jenna Bacolor (Washtenaw County Public Health), Pat Benton (MSUE), Molly Notarianni (Ann Arbor Farmers Market), Pam Weinstein (Northwest Detroit Farmers' Market), Jan Rise (Downtown Bay City Farmers Market), Diane Golzynski (MDCH), Nicki Britten (Benton Harbor Farmers Market), Dick Ramsdell (Flint Farmers' Market), Lj Safford Kehn (Frankenmuth Farmers Market), Lucy Pier (Menominee Historical Downtown Farmers Market), Melissa Harrington (Fulton Street Farmers Market), Beth Ames (Michigan Dept. of Education), Virgie Rowlings (Governor's Office for Faith Based Initiatives), Chris Bardenhagen (MOFFA), Jack Schmidt (Representative Scripps Office)

Unable to Attend: Tina Lloyd (Canton Farmers Market), Rachel Chadderdon (Fair Food Network)

Agenda

- Year End Partnership Meeting- Thursday, November 4 from 10:00 to 4:00 at the Genesee County MSUE Office
- Bridge Card Outreach Campaign Radio PSAs
- Proposed Legislation to Help Farmers Markets Accept Bridge Cards
- Update on Double Up Food Bucks- Rachel Chadderdon, Program Manager
- Update on WIC CVV Pilot Project-Stan Bien or Pam Gove, MDCH- WIC
- Mentor Update
- Additional Updates

Year End Partnership Meeting- Thursday, November 4 from 10:00 to 4:00 at the Genesee County MSUE

- The Partnership's Year-End Meeting is an opportunity for markets to share the success and challenges of their Bridge Card programs during the 2010 market season. Each market that attends will have between 5 and 10 minutes to share information about their Bridge Card program. An extended agenda will be sent to participants before the meeting with allotted times and order for the presentations. The meeting will also include time to reflect on what has worked and what hasn't at farmers markets that are accepting Bridge Cards and then time to collaborate on a shared direction for the Partnership's activities in 2011.
- This meeting will be a vital tool in developing a collective focus for our work in 2011 and we ***strongly encourage all Partnership members to attend.***
- **Registration is now open for the Year-End meeting.** Please register at <http://www.mifma.org/year-end-partnership-meeting/> **by Wednesday, October 27.** A cost of \$10 for MIFMA and Food Assistance Partnership members and \$20 for non-members will be charged to help cover the cost of lunch and meeting supplies. If the cost is prohibitive to your attendance, please contact Amanda Segar to make alternative arrangements. If you are unable to attend in person, a conference call option will be made available for relevant portions of the agenda. You still need to register if you plan to join the meeting by conference call.

Bridge Card Outreach Campaign Radio PSAs

- The Michigan Association of Broadcasters (MAB) has helped the Partnership develop and record two 30 second Public Service Announcements (PSA). The recorded mp3 files will be posted on their website where all member radio stations will be able to download and play our message. The MAB has more than 280 commercial radio station members.
- Farmers markets can encourage their local radio stations to access the MAB website and download the recordings.
- If you would like to hear the recordings, they are available on the pbworks site at www.mipartnership.pbworks.com.

Proposed Legislation to Help Farmers Markets Accept Bridge Cards

- Chris Bardenhagen of the Michigan Organic Food and Farming Alliance (MOFFA) has been working to identify policy models from other states that may benefit the organic farming community in Michigan. Chris introduced some policy models to Representative Dan Scripps of the 101st District and sparked his interest in a bill passed in Illinois to develop a fund that would collect monies to be used to assist farmers markets in implementing EBT technology. The Illinois House Bill 4756 can be found at <http://www.ilga.gov/legislation/fulltext.asp?DocName=&SessionId=76&GA=96&DocTypeId=HB&DocNum=4756&GAID=10&LegID=49080&SpecSess=&Session>.
- Jack Schmidt from Representative Scripps's office announced that the intention is to introduce a similar bill to the floor after elections. The bill will have one main difference from the Illinois legislation because it will allow private foundation dollars to go into the fund along with state and federal dollars. The expectation is that the bill will not be voted on this session and will need to be reintroduced in January.
- Concerns from the Partnership included:
 - The legislation should not be limited to farmers markets, but should also be open to individual farmers who want to accept Bridge Cards at farmers markets.
 - The bill should not limit the kind of technology that will be supported because technology is constantly changing.
 - It should be recognized that state agencies such as MDA and MDCH will be concerned what kind of commitment this will require of them.
 - The bill should take into account the increase in operating expenses incurred by the markets that implement these programs including the cost of staffing.
 - Implementation of the fund in Illinois will not begin until March 2011, therefore currently there is no positive evidence that a fund like this will be beneficial.
- It was suggested that a working group be started to gather stakeholders who are interested in working on the language of the bill and ensuring that it provides the best possible support to farmers markets. **If you are interested in participating in the working group, contact Amanda Segar who is putting together a list of stakeholders for Representative Scripps's Office.**

-An interruption caused us to end the meeting and table remaining agenda items until the next conference call-

Update on Double Up Food Bucks- Rachel Chadderdon, Program Manager

Update on WIC CVV Pilot Project- Stan Bien or Pam Gove, MDCH-WIC

Mentor Update

Additional Updates

Next month we will meet in person or by conference call on Thursday, November 4.

Register for the Year-End Meeting today at [http://www.mifma.org/year-end-partnership-meeting/!](http://www.mifma.org/year-end-partnership-meeting/)