

**Strengthening South Central PA's Local Food Network by Connecting Producers with Wholesale, Retail and Low-Income Consumers through Education, Training and Implementation of New EBT Project Sites**

**Capital Resource Conservation and Development Area Council** of Harrisburg, Pennsylvania received \$74,030 to purchase 14 wireless EBT terminals and support their use through training and program development, and to create marketing toolkits with templates, ideas for market promotion, and information for consumers and vendors about nutrition, health, food preparation and micro-business development.

[Final Report FY09](#)



**Farmers Market Promotion Program**  
**FINAL REPORT**  
**December 27, 2011**

**Recipient Name**

**Capital Resource Conservation and Development (Capital RC&D) Area Council**

**Project Title**

**Strengthening South Central PA's Local Food Network by Connecting Producers with Wholesale, Retail and Low-Income Consumers through Education, Training and Implementation of New EBT Project Sites**

**Grant Number**

**12-25-G-0973**

**Location**

**South Central Pennsylvania**

## FINAL REPORT

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### **Project Summary**

Previous to the start of this project, the seven county Capital Resource Conservation and Development (Capital RC&D) service area included twenty-eight open-air, multi-vendor farmers markets of which only two welcomed Supplemental Nutritional Assistance Program (SNAP) transactions. The limited acceptance of SNAP at the region's farmers markets reduced the opportunities for SNAP recipients to purchase locally grown foods and also kept SNAP funds from the farmers market vendors. This project sought to address this barrier as well as a second related issue for farmers markets associated with low public awareness of their availability.

This second issue was identified by Capital RC&D in its role as the regional coordinator of the Buy Fresh Buy Local (BFBL) campaign. In that role, the organization often acts as a clearinghouse to help potential consumers and business buyers identify farmers markets. Capital RC&D staff frequently noted the lack of public awareness of open air markets. BFBL seeks to address this situation by offering *Local Food Guides* (a compilation of farm stand and farmers market information); however, a need for additional outreach on the part of individual open-air farmers markets was identified. With funding from the USDA FMPP program, these related issues/needs were both addressed by this two year, regional program.

### **Project Approach**

The goal of the project was to enhance and improve the marketing efforts of the region's open-air farmers markets while increasing access for low-income citizens who are eligible to receive Federal nutrition assistance. To address these goals the program offered participating markets marketing assistance by providing:

- A wireless swipe card machine and supporting training for acceptance of SNAP and debit transactions;
- A *Toolkit* of customized materials for outreach;
- Individual marketing consulting; and
- Targeted marketing directed to Supplemental Nutrition Assistance Program (SNAP) users

The SNAP targeted marketing included well advertised SNAP screenings at participating markets and development of a low-income outreach contact sheets targeting each market's service area. To support low-income access for, the project provided wireless swipe card machines to open-air markets to allow them to accept electronic benefits transfer (EBT) payments, including SNAP as well as debit transactions. Partner organizations provided skills and knowledge to inform the project, provide technical support and outreach, and support its facets.

During 2010 and 2011, Capital RC&D staff and partners worked with project steering committee members throughout the seven-county region to strategically provide fourteen wireless swipe card

machines to open-air farmers markets and to promote their availability. Through a phased approach, the program selected and trained farmers markets and their vendors on the EBT program; created marketing/educational materials for the project; built the “toolkit” for farmers markets; provided public forums for engagement and capacity-building for partners, producers, businesses and consumers. Partner organizations provided skills and knowledge to inform the project and support its facets. The machines were allocated by a steering committee of four who reviewed and ranked applications according to community need and market capacity.

With funding from this project, a consultant who was experienced with farmers market marketing, provided participating farmers markets with individualized communications and marketing consulting with the goal of targeting multiple populations including potential SNAP customers. The help included a “marketing toolkit” of site specific, ready-to-print and easily adaptable marketing materials for participating markets.

Each partner farmers market was also given specific training and support for the set-up and management of the new EBT payment processing systems. This training included detailed information about the use of scrip and associated accounting procedures, eligible SNAP purchases, and recommendations for outreach and signage, as well as training for using the wireless card readers and manual vouchers. In addition, partner farmers markets were provided with a portable display to feature educational resources concerning nutrition, food handling (selection, usage, and preservation) and information in support of local agriculture. These resources were intended to be made accessible to market customers to support the markets in creating a community resource.

### **Goals and Outcomes Achieved**

Market recruitment was more difficult than expected; a discussion of this issue appears below in Lessons Learned. Our goal was to recruit and support seven markets each year. Outreach to potential participants was first done via a targeted mailing of 28 open-air farmers markets, individualized phone calls to markets and then during two regional conferences. Outreach for these meetings focused on the available funds distributed to PA SNAP recipients and the demographic of those who receive SNAP (focus on children and the elderly). Also, a press release was distributed in March to a variety of news outlets to advertise the availability of swipe card readers for farmers markets.

As of the end of the project, 12 markets had applied for swipe card machines, machines had been allocated to 11 of the markets, one market dropped out of the program in year two and nine markets had received their FNS numbers and were set-up to begin using the machines. The tenth market will apply for their FNS number during the winter of 2011/2012. Beginning in the 2012 market season, all ten markets are expected to begin accepting EBT transactions. This project has impacted approximately 35% of the region’s open-air farmers markets by providing machines, training and marketing assistance.

During the 2010 season, four participating markets had gotten through all of the steps needed to begin accepting benefits and by September 2010 were using their machines. Total sales volume for SNAP that

year was under \$1,000. During the 2011 marketing season an additional two markets were ready to use their systems with a total of six offering the SNAP and debit options to their customers. The remaining three markets who had received their FNS numbers in 2011 experienced delays and errors associated with the machine supplier, FIS, and chose not to use their machines in 2011 to avoid fees and charges that would not be offset by end of season sales. During 2011, a total of \$3,242 in SNAP sales was received by the six participating markets and \$11,643 in debit sales. Although it is thought that some of those sales would have occurred regardless of the swipe machine, we believe much of the nearly \$15,000 in sales were generated because of this program.

All ten markets should be ready and able to use their swipe card systems in 2012. Fourteen wireless swipe card machines were purchased with use of project funds. Following two years of market outreach it was decided by the steering committee that no additional markets in our region were willing and able to apply for and use the swipe card machines. This assumption was reinforced by the difficulties the Pennsylvania Department of Agriculture experienced in finding interested markets for their machines statewide in 2011. The remaining four machines purchased with project funds have been tentatively allocated to interested vendors at currently participating market. These vendors will apply separately for an FNS number in the winter of 2011/2012 and use their machines at additional markets they attend. They have seen the value of this technology for their sales and are motivated to use it at other markets. The machines have been paid for and will be distributed when vendor FNS numbers are received.

The impact of the marketing assistance is much harder to measure than swipe machine demand and use. Many factors impact sales volume growth at farmers markets including shopping trends and numbers of vendors at a market. Participating markets were surveyed to determine if they had used the templates and marketing consultation provided them by this project. Five markets reported that they had reproduced a promotional postcard or rack card and distributed it, two reported making regular use of the display materials, and two stated that they used social media, as suggested by the consultant, to promote their market. Three of the markets reported significant growth in sales during their participation in the program. A follow-up market meeting is planned for early spring 2012 to reinforce use of the marketing toolkits.

Conclusions – Open-air, seasonal farmers markets show great individuality and as businesses have many conflicting pressures and demands. Operating structure and management of the input of multiple vendors is one factor that impacted project implementation by making decision making and troubleshooting slower and more difficult and solutions longer to identify and implement. Pressures to keep market management and advertising costs very low also conflict with some elements of this project. Given these factors, project implementation was slower than anticipated and took more Capital RC&D staff time. That being said, we believe that this project provided multiple benefits to the participating markets and to their communities. In the long term, the impact of this program will be increased use of the region's farmers markets. With increased use of the markets, area residents of all income levels will expand their access to nutritious, fresh and locally-produced food. This will also positively impact farmer/vendors sales volume in area farmers markets.

## **Beneficiaries**

The intended beneficiaries of this program were farmer vendors at the participating markets. It was intended that this group expanded their customer base by improving their marketing approach, targeting low income customers and providing multiple payment options. Because the vendors were able to make use of the debit and SNAP functions of their swipe card readers, they expanded sales volume with this convenience feature. These card sales totaled nearly \$15,000 in 2011 for the six participating markets. A second beneficiary of this program was the customers (SNAP and debit) who were able to use their preferred payment method at the market.

## **Lessons Learned**

Despite initial interest in the project expressed by several farmers markets and particular interest in the wireless swipe card readers, recruitment of new markets was slow. Several barriers have been identified and are somewhat specific to the structure, goals and organization of most seasonal, open-air farmers markets. These include:

1. Perceived and real limitations of markets (particularly smaller markets with limited or no paid staff) to organize the record keeping and other activities required for receiving EBT;
2. Lack of time or attention to determine if this opportunity is attractive for their market;
3. Slow/difficult decision making process due to market organization and conflicting vendor attitudes;
4. Perception of a lack of SNAP qualified shoppers in market service area or lack of interest by SNAP recipients to use their benefits at market; and
5. Cultural barriers that may limit use of EBT by some (primarily plain sect) vendors.

After the markets had agreed to participate in the program, these barriers again caused some problems with implementation of the program. Capital RC&D found that a significant amount of staff time was required to provide frequent contact with each market in order to answer questions and address problems. We were lucky that two of the markets that participated during the first year were particularly committed to the program and had market managers who are good communicators. Given their communication of issues and solutions, Capital RC&D staff were able to anticipate problems for markets that enrolled in the program later. These problems included, issues associated with the use of an individual's social security number in the FNS application, full vendor participation in swipe card acceptance, theft-proofing equipment and various issues associated with transaction statements.

## **Additional Information**

Project Partners included:

1. The Pennsylvania Hunger Action Center
2. Penn State Cooperative Extension in Lancaster County

### 3. Ngozi, Inc.

#### Project partner contributions:

The PA Hunger Action Center provided expertise in outreach to underserved populations, the development of market-specific contacts within food security communities, and in-market screenings for potential SNAP participants. This organization was also represented on the project steering committee.

Penn State Extension in Lancaster County served on the project steering committee and provided outreach opportunities to contact new markets and share marketing information developed by the marketing toolkit.

Ngozi, Inc. provided technical assistance in developing the recommended list of consumer information for markets to have available in their community resource stations.

Several project materials are appended to this report including:

1. Project outreach sheet
2. Project Press Release (ran in *Lebanon Daily News* and resulted in market recruitment)
3. Marketing toolkit
4. SNAP Screening Flyer

#### **Contact Person**

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# **ATTENTION OUTDOOR FARMERS MARKETS**

**..Capital RC&D can help you accept SNAP benefits**

**WHO?** Farmers Markets in Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, and York Counties

**WHEN?** The 2011 growing season and beyond

**WHAT?** Capital RC&D can help you accept SNAP (formerly food stamps) and debit payments at your farmers market by providing:

- ✓ **wireless swipe card reader**
- ✓ **targeted outreach and marketing assistance**
- ✓ **start-up grant**



## **WHY?**

- To improve access of our poorest citizens to high quality, locally produced food.
- SNAP supports the most vulnerable members of our society - 49% of SNAP recipients are children, 19% are elderly and 23% are disabled
- In 2010, Pennsylvanians received over **\$2 billion** in SNAP benefits. The average qualifying household receiving \$262.61 per month.
- Over 40% of SNAP recipients live in rural areas

## **Participation Requirements for Markets:**

- Farmers market must accept SNAP transactions to participate.
- A representative of the market is required to apply with the USDA/FNS to accept the SNAP benefits.
- A bank account is required for direct deposit of funds.
- An accounting system must be developed to reimburse vendors for their sales.
- Vendors will be trained concerning the rules for SNAP benefits
- Each swipe card transaction has a transaction fee of approximately \$.15/EBT Transaction and \$.40/Debit transaction.

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[www.capitalrcd.org](http://www.capitalrcd.org)

# Marketing Tool Kit



- ◆ Reaching market consumers through printed materials.
- ◆ Resources for marketing EBT services.





# Printed Materials & Ideas!

1

With minimal effort, printed materials generate great results for your farmers' market. *More customers!*

## Postcards 4"x6"



## Sample Postcard Back

Return this postcard to  
 "Your Farmers' Market Name"  
 to qualify for our  
**July's Market Goody Giveaway!**  
 We will award 2 winners in July!  
 A market tote chucked full of market goodies.  
 Hurry the deadline is June 26th.

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Tel: \_\_\_\_\_  
 Email: \_\_\_\_\_

We do not share our customer list with anyone!

Yes, sign me up to receive the market e-newsletter.  
 What's in season, events, grower news,  
 cooking tips & much more!  
 www.yourmarket.com

Customer Address Label

- Quick ordering resources on line:  
[www.printsmadeeasy.com](http://www.printsmadeeasy.com)  
[www.uptinting.com](http://www.uptinting.com).
- Check with local printers for quotes.
- Order regular 4x6 postcards. Do NOT select glossy finish, just standard finish.
- Approximate cost for 1,000 postcards printed on both sides: \$60 + shipping.
- Postcards can be used to start building a customer data base for your market.
- Template created using Microsoft Publisher 2007. Save as a high resolution jpeg document for uploading to your printing resource.

- Use the back of your postcard to announce promotions and opening date.
- Offer a give-away as an incentive for the customer to return the postcards.
- Include a check off box for the customer to sign up for your e-newsletter.
- Establish a market policy to ensure the proper handling of sensitive customer data collected.
- If you use a mailing service, review your postcard back layout with the service. This will ensure that adequate space has been provided for postage, address label and bar code label prior to printing.
- Review any programs with market vendors.

## Market Gift Certificates



- Easy market promotional item.
- Customers use like cash at the market. Vendor that receives the gift certificate submits to market manager for reimbursement.
- Signatures validate the certificate.
- Inform the vendors of the promotion using gift certificates and the proper handling of the certificate.
- Template created using Microsoft Publisher 2007. When designing, create a certificate numbering system and insert a watermark. Keep a record of all certificates that are printed and sold.

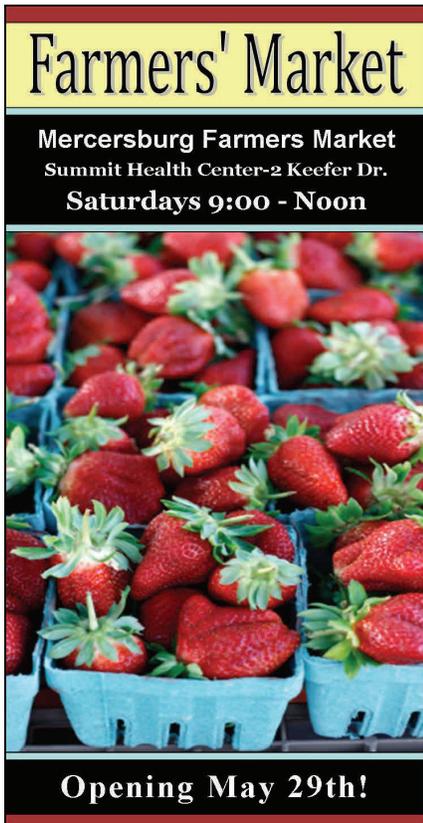


# Printed Materials & Ideas!

2

**With minimal effort, printed materials generate great results for your farmers' market. *More customers!***

## Rack Cards 4"x9"



### Rack Cards

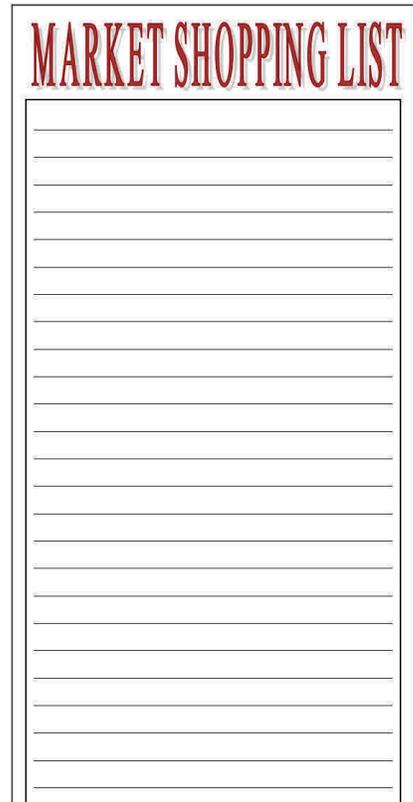
- Tourist areas, campgrounds, B&B's, visitor centers, hotels & area restaurants.
- Inquire who distributes and restocks rack cards in your area.
- Usually minimal fee involved.
- Don't forget to ask health clubs, local businesses, dry cleaners, etc. if you can place a small stack at their office.
- Sources: UPrinting.com
- Cost: 1,000 units = About \$130.00 plus shipping. (\$21.00)
- Check your local printers as well.

Rack card pricing includes a full color front and regular print on the back.

Maximize this space by providing contact information, web site, market locations, hours of operation, list of events, vendors, seasonal products and more.



## Grocery/Note Pads



Thank you for shopping at the  
**Mercersburg Farmers Market**

### Grocery or Note Pads

- Shop around for printing costs on this item.
- Excellent potential to have a local printer or local business sponsor a market shopping pad.
- Great give-away as an incentive for customers to sign up for your mailing list.
- Grocery pads remind customers to shop weekly at the market.
- Include market location, web address, logo.
- It's best not to date the grocery pad so you can continue to use them next year.



# Printed Materials & Ideas!

3

With minimal effort, printed materials generate great results for your farmers' market. *More customers!*

## Step-In Signage & Vinyl Banners

**Farmers Market**  
**Open Today**  
**9:00 - Noon**

### Make a Market Statement with Signage!

- Temporary step-in signage helps direct traffic.
- Keep it simple with large visible lettering.
- Check with local zoning ordinances for sign placement.
- Sources: [Buildasign.com](http://Buildasign.com) or [Esigns.com](http://Esigns.com)
- Ask about specials or sign promotions.
- 24" x 24" Step-In Sign = \$30.00 (Estimate).
- Vinyl banners roll up for easy storage.
- Affordable a 3'x6' vinyl banners less than \$50.00.
- Banners have grommets for easy hanging.
- Signage will last for two or more seasons.
- Use banners to create streetscape at your market.
- Quick shipping.
- Prices will vary so confirm cost.
- Use high resolution photography on signage.
- Design your own sign and save as a high resolution jpeg document to upload to the design site.



**Farmers Market Open Today!**  
**Open 8 AM - 2 PM** →





# EBT & Wireless Services

4

The goal of this project is to enhance and improve the marketing efforts of the region's open-air farmers markets while increasing access for low-income citizens who are eligible to receive Federal nutrition assistance. The end result will be increased access to nutritious, fresh and locally-produced food for diverse communities and increased sales volume for producers that market directly to consumers.

**We gladly accept  
EBT and Debit  
tokens here!**



- ◆ Visit Capital RC&D's website project link to learn more at: **[www.capitalrcd.org](http://www.capitalrcd.org) or call 717-241-4361**
- ◆ Determine the need for SNAP services in your area, food security issues are often not visible. Percentages of students receiving free or reduced school lunches are a good proxy.
- ◆ Learn of the process through markets that have already implemented EBT wireless services. The PA Farmers Market group can help.
- ◆ Educate market vendors.
- ◆ Provide vendors with signage in a 5x7 plastic frame.
- ◆ Highlight success stories.

Network with local *Community Organizations* to get the word out on EBT services at the farmers' market.

Provide printed materials for approved distribution through these type of organizations.

- ◆ YMCA or YWCA
- ◆ School Districts
- ◆ Food Pantries
- ◆ Hospitals and Clinics
- ◆ Colleges
- ◆ County Day Care Programs
- ◆ County Public Welfare office
- ◆ Senior Centers
- ◆ Post SNAP services on your web site, blog or Facebook page.

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Revised: 2/21/2011



## PRESS RELEASE

from The Capital Resource Conservation & Development Council

### **For Immediate Release**

March 15, 2011

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### **LOCAL FARMERS HELP FIGHT HUNGER WITH FRESH LOCAL FOOD** *New Program Helps Feed Local Families While Increasing Farm Profitability*

(CARLISLE) – The Capital Resource Conservation & Development Council (RC&D), a trusted resource for farmers for nearly a decade, announces their newest project, the “SNAP FRESH” Program. The goal of the program is to make available farm-fresh products to local families in need, while helping local farmers markets turn a profit. The RC&D Council encourages farmers markets in Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon and York counties to enroll.

The Pennsylvania Hunger Action Center states that over two-billion dollars of SNAP benefits were provided to Pennsylvania residents last year, however, only ten-percent of Pennsylvania’s farmers markets are able to receive SNAP payments. . Families receiving assistance through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, will now be able to provide their families with the freshest and the best locally grown products.

*“SNAP FRESH will play a very important role in the lives of potentially thousands of adults and children in our region who currently receive nutrition assistance,”* said Susan Richards, Program Manager for the RC&D. *“Too often families simply cannot afford fresh produce, meats, cheeses and other local offerings, and are instead choosing processed foods which are less nutrient-rich. We want to change that by making local foods available, and accessible to everyone.”*

The RC&D hopes to provide healthy foods to families in need, while also helping farmers increase their profits.

*“I farm because I love it. But also because there’s a sense of accomplishment and satisfaction through knowing that people are enjoying the food that I grew,”* said Joe Smith, Owner of X farm in X County. *“The economy is hurting everyone, and this is one way that I can give back to my community, and at the same time expand my own profit – the more customers that buy my goods, the more my farm can grow.”*

The SNAP FRESH program provides farmers markets with wireless swipe-card readers to process SNAP or debit card transactions. Participants also receive a small grant to cover the costs for set up and logistics.

Capital RC&D will train vendors to operate the machines, and will help markets to develop a record-keeping system for the transactions. Toolkits to assist with marketing and advertising efforts will be provided, along with a consumer education toolkit with information about nutrition, supporting local agriculture, and the location of farmers markets that accept SNAP.

SNAP FRESH is funded through a grant from the Agricultural Marketing Service under the U.S. Department of Agriculture. Partners include The Capital RC&D, Ngozi, Inc., Farm to Chef Gettysburg, PA Hunger Action Center, area farmers markets.

The RC&D encourages farmers markets in the region to participate. For more information or to learn more about enrollment, contact Susan Richards at (717) 241-4361 or [susan.richards@rcdnet.net](mailto:susan.richards@rcdnet.net).

# # #

# COULD YOU OR SOMEONE YOU KNOW USE HELP PUTTING **FOOD ON THE TABLE?**

Find out if you're eligible for Supplemental Nutrition Assistance (formerly Food Stamps) and apply on-site (**100% Confidential**)

**PALMYRA PRODUCERS ONLY  
FARMERS MARKET  
325 S RAILROAD ST  
SATURDAY, SEPTEMBER 25  
8 AM - 12 PM**



## Household Size

## Monthly Gross Income Limit

1	\$ 1,444*
2	\$ 1,943*
3	\$ 2,442
4	\$ 2,941
+1	\$ 499

\*Seniors with monthly gross incomes below \$1,805 (for 1 person household) or \$2,429 (for 2 person household) are eligible.

**Farmers Market will be accepting  
SNAP benefits very soon!**