

READY, SET, GROW



***Farmer Market
Development, Expansion
and Success in Arkansas***

TABLE OF CONTENTS

INTRODUCTION	Page 2
How to Use This Guide	Page 4
Importance of Famer’s Markets	Page 5
SECTION 1 Creating a Farmers Market	Page 6
Considerations for New Markets	
Is Your Community Ready for a Market?	
Tap Existing Resources	
Administration: Policies and Bylaws	
Market Managers	
Legal Considerations	
SECTION 2 Moving Forward: Sprouting Success	Page 11
Determine Location & Create Connectivity	
Alternate Forms of Markets	
SECTION 3 Adding Food Assistance Programs and Electronic Payments	Page 12
Getting Ready for SNAP and EBT	
USDA Requirements to Become a SNAP Retailer	
Methods of Payment	
Considerations for Central POS Terminals	
Promoting Your SNAP Program	
Market Opening Day	

Double Up Food Bucks

WIC Farmers Market Nutrition Program

SECTION 4 FUNDING

Page 19

SNAP-Specific Grants

Additional Grants and Funding Programs

SECTION 5 ENHANCE, EDUCATE, EVALUATE

Page 22

Increasing Interest in Your Market

Arkansas Grown Branding

Evaluating Success

APPENDIX A Suggested Market Timetable

Appendix B Sample Assessment and Evaluation Surveys

Appendix D Tools to Measure Economic Impact

Appendix E Food Program Acronymns

Appendix F Potential Partners

RESOURCES

Page 31

PROJECT CONTRIBUTORS

Page 33

How to use this guide

The sheer volume of resources, advice and regulations tied to starting and upgrading a farmers market can intimidate the most experienced market organizer. This publication condenses and simplifies essential steps necessary to start or enhance your market with straightforward advice and links to vital resources. Each chapter is designed for maximum flexibility, allowing you to skip directly to sections pertinent to *your* stage of development. A well-established market, for example, might benefit most from the section on funding considerations, which explains realistic grant opportunities and sources for expansion to underserved communities. If you're ready to dig even further, check out the many resources listed in the comprehensive Appendix and Resource sections.

This booklet is intended as a how-to rather than a why-to guide. (If you're reading this guide, you're probably already convinced that farmers markets are important.) However, many "whys" are addressed to equip you with talking points. These nuggets of information can prove valuable as you work to convince others of the importance of your market.

You'll find tips, as shown below, scattered throughout the document that highlight important information to consider as you embark on your farmers market journey.

Ready to start? Let's get growing!



Tips for emerging markets



Tip for "blossoming" markets that wish to expand



Tip for a thriving market seeking new innovations

Tips

Tips scattered through each section provide insights to consider. Tips are tailored to different stages of market development: emerging, expanding or thriving,

Importance of Farmers Markets

Congratulations! By starting a farmers market, you have chosen to join a nation-wide movement supporting local food economies. Today's farmers markets aren't just a place where people buy and sell produce – instead, they are hubs for social connection, economic development, innovation and environmental preservation.



Farmers Markets provide a win-win for everyone

- They reach an untapped customer base to increase farmers' sales

- They provide an economic boost and encourage local spending

- They increase access to fresh, healthy food

- They encourage consumption of locally-grown food

Keep in mind that partners vital to your project may not be so convinced – or may disagree about the reasons markets are important. Understanding these differences in motivation can help you gain support as you reach out to volunteers.

A growing local food movement has increased interest in the use of farmers markets to boost local economies and create sustainable food systems. The evidence backs up this notion: money spent at a farmers market is more likely to stay within a community in comparison to chain-grocery store spending. Farmers markets create jobs, since market managers and organizers are essential to well-run markets. In Michigan, for example, the non-profit Fair Food Network found that every new farmers market created an average of 4 new jobs. Michigan markets that expanded to offer incentive programs to SNAP (food

stamp) recipients saw greater benefits: farmers sold more food, earned more money, low-income residents purchased more nutritious foods, and local communities benefited from an increase in local spending.

Farmers markets can also play a role in combating obesity by offering affordable, low-calorie, nutrition-packed fruits and vegetables. Unfortunately, low-income, rural and disabled individuals can't always travel to a supermarket for affordable produce. Placing farmers markets in isolated, underserved communities has the potential to change this problem. With this in mind, Arkansas could certainly benefit from more farmers markets. As of 2013, our state ranked 3rd in the nation in adult obesity according to CDC.

SECTION 1: Creating a Farmers Market

Have you ever considered that big food companies – the mega-producers of boxed, convenience and highly-processed foods --never release a product without considering the needs and desires of potential customers? As a market organizer, you won't have the luxury of extensive customer surveys, teams of professional marketers or – for that matter – *any* advertising budget. Farmers markets face vastly different barriers in comparison to traditional food marketers. That's why early planning, learning and networking are essential to a new market's survival. However, with careful planning, it is possible to develop a thriving market – after all, farmers offer a particularly valuable product: fresh, nutritious, local food. You will also discover that you're joining a network of supportive advocates, non-profits and government agencies poised to help you succeed.

Is Your Community Ready for a Market?

Not every community is ready for a farmers market. That's not to say that most communities wouldn't *benefit* from a market. Many areas in Arkansas simply lack farms and farmers to provide produce; many Arkansans have never visited a farmers market; rural residents may find farmers markets too difficult to access or assume that farmers markets are too expensive. These are not insurmountable hurdles. But some markets will require a little – or a lot – more leg work to get started.

Some basic considerations can guide your community's market readiness. Consider your neighborhood's current access to healthy food, for example. Is it reasonably easy for community members to purchase affordable, fresh produce? If not, why not? Will your market improve this situation? If you are not sure how to answer these questions, consider the following:

- Where do residents currently purchase fresh produce? If a farmers market already exists, is it centrally located, visible and easily accessible to all members of your community?
- Is *affordable, fresh, quality* produce available in local grocery stores? Are grocery stores within reasonable walking, driving or public-transport system?
- If a farmers market already exists, does it cater to low-income residents by accepting SNAP (also known as food stamps)? Are incentive programs like 'double dollars,' WIC farmers market coupons, or Senior Farmer Market program incentives available?
- Do residents know how to prepare foods sold at your current (or future) market? Is cooking taught in local schools, through local programs or government agencies such as the Cooperative Extension Service?
- Can residents purchase foods they are familiar with and



If your market can sustain 100 regular shoppers and at least six reliable farmers with consistent quality produce, starting a market is probably feasible.

that are common to their culture?

One important resource, the Arkansas Farmers' Market Association, can provide direct guidance based on real-life experiences in Arkansas

Tap Existing Resources

If you're not sure of the answers to the above questions, several Arkansas resources can help find answers and provide advice for your unique circumstances. The following programs can provide a plethora of valuable information.

- The Arkansas Farmers' Market Association provides advice, guidance and more to new and existing markets. Contact Trudy Redus, President at 870-536-0925, saracenlanding@att.net or PO Box 7676, Pine Bluff, AR 71611
- The Arkansas Agriculture Department manages several important programs supporting farms and farmers markets, including the official Locally Grown Program and the Arkansas Grown initiative. Contact 501-683-4851 or secretary@aad.ar.gov. Director or Marketing Zack Taylor can be reached directly at 501-246-0548 or at Zachary.taylor@aad.ar.gov
- The Division of County Operations at the Arkansas Department of Human Services provides outreach to markets wishing to accept SNAP and increase access to healthier foods. In addition to technical assistance and advice, this program can assist markets wishing to obtain technology for SNAP and sometimes offers grants for equipment (subject to availability.) Contact: Michele Rodgers PO Box 1437, S-335, Little Rock, AR 72203 501-682-8288, Michele.rodgers@dhs.arkansas.gov
- The University of Arkansas Cooperative Extension Service provides education and guidance for a multitude of farm-related activities including SNAP Education. Visit <http://uaex.edu/> to explore the many programs available, including links to the *Arkansas Land & Life* magazine. Information on food and nutrition resources, including information on availability in your county, is available directly at <http://uaex.edu/health-living/food-nutrition/default.aspx>. The Little Rock office of the Cooperative Extension Service can also be reached by phone at 501-671-2111.
- Arkansas Department of Health Chronic Disease Prevention and Control Branch employs a Nutrition Consultant to assist partnerships and programs that increase access to farmers markets in order to improve public health. Contact: Christine Sasse, Christine.mcknelly@arkansas.gov. The agency also providing guidance and regulations to protect public food safety through Environmental Health Specialists, including information about cottage food laws. For more information, visit <http://www.healthy.arkansas.gov/programsServices/environmentalHealth/foodProtection/Pages/default.aspx>.

Administration: Policies and Bylaws

Although some markets choose to develop extensive bylaws and procedures, smaller markets may be able to operate successfully with a limited number of well-written, clearly understandable rules. Regardless of your market's characteristics, every market should establish and be governed by some form of rules and regulations. A number of important determinations should be made regarding:

- Membership application process and fees. Some markets include restrictions to local producers or limit farmers to one county or region of the state, while others prefer to be flexible about who is allowed to sell food at their market.
- Market days, times, and length of season. Consistency helps build a stronger customer and farmer base, although savvy managers will allow room for expansion or extension if the market proves a success.
- Allowed Products. This includes not only what type of food (or crafts) are allowed, but should also address the expected quality and freshness of goods sold.
- Source of foods sold. If your market will only allow "locally grown" foods, you will need to determine what is considered "local." Some markets want to promote local farmers and choose to limit vendors to one county. Other markets, especially in areas without many local farmers or markets located along the borders of Arkansas, may need to be flexible about these rules. The Division of Agriculture can provide guidance on this topic and can add your market to the official Locally Grown network.
- Labeling of products. This might include the farm, region grown, organic or products purchased from another source if allowed. This area of your bylaws is a good place to refer to Arkansas Cottage Food Production Operations as outlined by the Arkansas Department of Health and Agriculture Department. (Arkansas Act 72 of 2010 defines a "cottage food" as food produced in a person's home that are non-potentially hazardous; bakery products, candy, fruit butter, jams, and jellies are the only five products allowed to be sold at markets under this act.) Every market should obtain a copy of this act and amendments.
- Legal protection. By-laws should include a legally-binding "hold-harmless" statement which can help protect your market if damage, injury or theft occurs. A variety of factors will determine if your market needs insurance.
- Determination of required licenses and/or permits. Every city has unique city codes, variances, zoning laws, licensing requirements, and taxes.
- Pricing. This may include setting a minimum price for products.
- Stall assignment procedure. Establishing clear guidelines for vendor assignments can defer many conflicts in a new market. New markets may wish to begin with a random assignment, while established markets can consider assignments based on seniority or by frequency of attendance.
- Fees. One simple way to determine appropriate fees is to total all market expenses and divide this cost among members.
- Record Keeping. Clearly outline how you expect vendors, staff and market boards (if applicable) to separately track all monies, credit, debit and alternate forms of payment. (More information on scripts, SNAP/EBT and alternative spending processes are addressed in Section 3.) Additionally develop rules that ensure the recording of monthly and yearly sales reports.
- Additional legalities that apply to specialty items (such as prepared 'cottage' foods) and government-regulated services such as SNAP/EBT services.

- Tobacco and E-cigarette policies. The typical farmers market shopper -- presumably concerned about health and seeking healthy food – is likely to frown upon breathing cigarette smoke at your market. Even the allowance of e-cigarettes at your market can be a deterrent to health-conscious customers, since secondhand e-cigarette aerosol contains nicotine, formaldehyde, potential carcinogens and other harmful ingredients. Since farmers market managers should not be expected to differentiate between traditional cigarettes and e-cigarettes, the simplest solution is create policies that protect customers from all types of second hand tobacco exposure.

Regardless of your decisions about rules, it's best to let your community – including consumers, farmers and vendors -- guide how their market should conduct business from the outset. For example, shoppers in Faulkner County might feel very differently than Stone County shoppers about the importance of organically-grown foods. Simply put, it's best to establish standard, but not “cookie cutter rules” as you build your market. The Arkansas Farmers’ Market Association, listed above, can provide guidance for your area’s needs.

Market Managers

“The key to a great, sustainable market is the Farmers Market Manager!” –Trudy Redus, President of the Arkansas Farmers’ Market Association

Hiring a Market Manager can significantly streamline daily management and overall coordination. Market managers are often the best person to take responsibility for paperwork, market assessments and evaluation, and day-to-day problem solving. Some managers are comfortable submitting grant applications or seeking out partners to help grow your market.

Consider advice provided by an Arkansas market manager who started a new market which grew into a thriving, successful model in Arkansas:

“ You must determine who will manage or operate your market. This person will be the key to the success of your market....as there are so many facets to starting or managing a great farmers market. Location is a factor, since your market needs to be visible and accessible. You must advertise and promote your farmers market – and be sure your community is on board, as community support is invaluable.

Remember, you cannot have a market without vendors. This includes not only farmers but craft vendors and small business owners. You can contact your chamber of commerce and your local Cooperative Extension office to locate small farmers.

Will you stipulate if produce must come from a grower’s own garden, or place requirements on the size or location of a grower’s farm? Your market rules can create



TIP

Market Managers can handle many of the complexities of **managing a new market. In fact, they manage more complex responsibilities such as grant and federal program applications!**

additional rules that require grading of produce before it is brought into the market in order to minimize spoilage, and prohibit practices such as placing the best produce on top while hiding poor produce underneath. The market manager can establish and enforce these issues and so much more.”

Legal Considerations

As mentioned in the commentary above, several legal considerations deserve special attention when starting a market.

Zoning

Several local, state and national regulations and laws are likely to affect your market. Zoning restrictions may determine what can and cannot be built in specific areas. Such restrictions may also dictate what type of activities can take place at specific locations.

Prepared Foods

Cottage food laws allow farmers to produce foods while ensuring safe, fresh, quality food to consumers. Cottage laws differ from state to state, but are rather straightforward within Arkansas and detailed in the *Cottage Food Guide*. The Arkansas Department of Health requires farmers to receive a permit for the sale of certain items such as canned foods and cured meats, and other foods requiring an extra degree of public safety assurance. This food list, including a list of foods prohibited from sale, can be obtained by Environmental Health Specialists in each local County Health Unit. If you are unable to locate your closest health unit, you may dial the main operator for the Arkansas Department of Health at 1-800-661-2000. Remember that *local* ordinances that may prohibit the sale of cottage foods. Detailed examples and suggestions can be accessed from the National Agriculture Center Law document <http://asapconnections.org/downloads/farmers-markets-rules-regulations-and-opportunities.pdf>

SECTION 2 Moving Forward: Sprouting Success

Determine Location & Create Connectivity

Your market's location can dramatically increase – or deter -- sales. In a North Carolina study of SNAP users, location, transportation, physical accessibility and market layout were all cited – along with price – as the most common barriers to shopping at farmers markets.

Consider the design of streets and street layout around the area of consideration for your farmers market. Certain areas of town may not encourage foot traffic. Why is this important? Foot traffic draws people into your market – including pedestrians that didn't plan on shopping for produce. (Think of this as enticing window-shopping, but for

produce!) However, an area of town with high speed limits, 4-lane streets and few crosswalks will confine most shoppers to automobiles – and speed residents right past your market, no matter how enticing your set-up.

A potentially good market location includes connected streets, green space, pocket parks, areas for active recreation within walking distance, and – in the case of mid-sized and urban areas – downtown residential space near or above retail establishments. Although these details may seem inconsequential, such features dramatically increase pedestrian activity, increase the sense of safety, and create a pleasant atmosphere around your market.

Sidewalks, bike lanes and crosswalks can provide a safe, inviting environment that draws customers into your market. This added connectivity will pull in shoppers and, over time, help the feel of a connected community or public space. Additionally, farmers markets that can be reached by walking, biking or navigating by wheelchair will be accessible to more customers – including SNAP participants and individuals with disabilities.

While not all communities have an existing public space that draws people together, market planners can benefit from learning about – and advocating for – connected, accessible streets in proposed market areas. Arkansas is experiencing a movement toward roads designed for all users, not just motorists. Specifically, “shared use paths” and “shared use roads” can be designed to accommodate bicyclists, pedestrians and pedestrians with disabilities. Ideally, shared use paths are separated from motor vehicle traffic by a barrier, such as a strip of grass, trees or benches.

Although all situations differ, some common recommendations for safe pedestrian and biking accommodations include 5 feet wide bike lanes, 6 feet wide sidewalks, and 9’ wide crosswalks, preferably designed in an eye-catching design, such as ladder-style striping or color variations. The minimum paved width for a two-directional shared use path is 10 feet. Paths can be built with a variety of ground covers suitable for wheelchair access, with several creative solutions – including photos – described by the National Trails Training Partnership resource library. (Resource) These surfacing materials can be extended into a firm, stable area for wheelchair-bound shoppers at your market.

Rules and recommendations on the design, construction, and alteration of shared use paths are described in the Americans with Disabilities Act and the Architectural Barriers Act. Multiple resources, including recommendations from the American Association of State Highway and Transportation Officials, are included in the reference section.

Alternate forms of Markets

The concept of “what defines a farmers market” is rapidly evolving. After all, a farmers market is simply gathering of farmers who sell food direct to consumers on a scheduled basis. A market is a market whether it occurs in a permanent or temporary structure, health clinic, church, school, workplace, online, through community-supported or school-supported system, or even through a moving distribution system.

Mobile Markets

Communities that aren’t ready for a traditional farmers market, including rural areas or areas with poor transportation, a mobile – yes, an actual moving market that brings produce to multiple locations – is an innovative concept just emerging in Arkansas. Several entities are exploring this idea, including a Little Rock-based non-profit called The People Tree, the Arkansas Hunger Alliance, and Fayetteville’s Tricycle Farm – named for the concept of wheeling produce for sale through local neighborhoods. Mobile markets may be a viable option in communities with limited access to affordable healthy food and supermarkets.

Mobile markets, just as traditional markets, are subject to Arkansas Department of Health inspection rules.

SECTION 3 ADDING FOOD ASSISTANCE PROGRAMS

“Consider accepting SNAP and WIC (if available.) It was a no brainer for our market! Our county spends 2.2 million a month in SNAP (2014). I wanted our community to become healthier with fruits and vegetables.” – Trudy Redus, President, Arkansas Farmers’ Market Association and Market Manager for Saracen Landing

Farmers markets now have a great opportunity to increase their customer base and sales while supporting their local economy by accepting SNAP. SNAP, formerly called food stamps and overseen by the USDA, is the largest anti-hunger program in the United States. Studies in other states have shown that SNAP participants who have never tasted many fruits or vegetables are willing to give these new foods a try when a convenient, economical farmers market comes to their area – especially if it accepts SNAP. Examples from rural North Carolina, for example, have shown that over time, SNAP recipients grow curious about foods for sale at farmers markets, want to taste and learn to cook. * In fact, SNAP spending increased by nearly 14 million between 2004 and 2012 as SNAP use in farmers markets expanded.*

How does the program work? A national perspective on the program is available at USDA’s Food and Nutrition Service at <http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets>. Participants in the Arkansas program now use a cards, rather than paper, to purchase foods. SNAP purchases were once only possible in grocery stores, convenience stores and corner stores, with the right technology and approval, SNAP benefits may now be used for fresh foods and food-producing plants and seeds at farmers markets.

Multiple entities offer grants to offset or completely cover the cost of fees associated with SNAP acceptance. These programs are easy to obtain, do not require grant writing – so be sure to look at the SNAP-Specific Grants listed in the funding chapter. At first glance, it’s easy to be discouraged by the potential cost of setting up your market for SNAP. A wireless terminal, for example, can cost \$1,000 for initial set-up and include fees for terminal connection, bank and routing fees, monthly service charges, transaction fees and wireless service. Despite this seemingly hefty price, rewards for your market can be great. Even In urban areas, residents often have limited access to affordable fresh foods and produce through supermarkets and are likely to access your market with SNAP benefits.



Arkansas EBT Card



Arkansas SNAP logo

Getting Ready for SNAP and EBT

- Include market staff -- and especially vendors – in discussions about including sales from EBT benefits
- Consider staff capacity. Accepting EBT will require changes in how sales are conducted, and marketing time must also be considered. Staff, or a market manager, will need to keep records, manage sales tax, provide vendor training, reimbursement and manage sales terminals. Highly successful EBT-acceptance markets employ a market manager.
- Consider market capacity. Electricity, phone lines, specific legal documents and other needs unique to markets that accept EBT must be considered. Refer to “Checklist to Assess a Market’s Capacity to Manage a SNAP/EBT System” in Appendix.
- Consider ways to make your market welcome for new customers. Will your potential EBT customers represent a different cultural, social, or economic group than you have previously served? What special considerations should you give to language or physical accessibility barriers?
- Customer surveys, provided in the assessment section and appendix of this document, can help determine if current customers would be likely to use SNAP, WIC, FMNP or EBT
- Consider market funding. Remember that while farmers are likely to increase sales once an EBT system is introduced, the market organization will bear costs of the program – although the myriad of grant sources may offset this cost.
- Promote your program. Although marketing is addressed in section 4 of this document, markets using EBT may wish to focus on marketing designed to target cultural and economic differences of potential market patrons. One benefit of advertising an EBT market is the possibility that agricultural and governmental agencies may be able to provide advertising.

USDA Requirements to become a SNAP Farmers Market Retailer

Markets must meet one of two criteria to participate in SNAP:

- 1) Have at least 50 percent of total gross sales in eligible staple food items. (Most farmers markets meet this requirement) OR
- 2) Continuously offer three or more types of food from the following groups: Fruits and Vegetables; Breads and Grains; Dairy; Meat; Poultry; Fish. The market must offer perishable foods in at least two of these categories.

Understanding Allowable Purchases per USDA

USDA allows participants to purchase foods intended for consumption at home, not convenience foods. Allowable foods include breads and cereals, fruits and vegetables, meats, fish and poultry and dairy products and seeds and plants which produce food for household consumption.

Although USDA disallows many items for purchase with SNAP benefits, these are typically items not available for sale at farmers markets – including tobacco products, pet foods, soaps, household supplies and medicines. However, depending on the rules established by your market regarding trinkets, gifts and non-food items, some vendors may offer items for

sale that cannot be purchased with SNAP benefits, including beer, wine, vitamin supplements, cosmetics, foods meant to be eaten on-site, hot foods, for immediate consumption. Visit the USDA website

<http://www.fns.usda.gov/snap/eligible-food-items> for more information on eligible food items.

Becoming SNAP Authorized

Becoming an authorized SNAP retailer typically takes 30-60 days; therefore, early planning is essential. Before signing up, make sure to obtain your Social Security number OR Tax ID, Total gross sales, the market's IRS business tax return OR estimated sales for markets less than one year old, driver's license, and copy of tax ID permit.



Tip: If USDA-sponsored sign-up programs are available in your area, take advantage of this service. It can greatly speed your application process for SNAP.

Several application options are available:

- Online at <http://www.fns.usda.gov/snap/retailers/application-process.htm>
- By phone at 1-877-823-4360
- By mail to SNAP Retailer Service Center, USDA Food and Nutrition Service, PO Box 12400, Washington DC 220044.
- At USDA-sponsored workshops when available. This method allows markets and even individual farmers sign up to receive SNAP payments. Availability of upcoming programs can be found at by contacting the State DHS SNAP office at 501-682-8276 Applying through this method can greatly speed the application approval wait time for markets and individual farmers.

Be aware that training is required; more information is available at In addition to the **required** USDA training provided at <http://www.fns.usda.gov/snap/retailers/pdfs/snap>

METHODS OF PAYMENT COMMONLY USED AT MARKETS ACCEPTING SNAP

Method	How customer uses	Role of Market Staff	Technology Required to provide	Advantages
Scripts (either tokens or paper)	customer swipes EBT card at a central terminal	Provides staffing at terminal. Swipes EBT card. Enters into terminal the amount of scripts equaling the amount requested by customer. Gives customer scripts. Collects and reimburses farmers/vendors for	POS terminal	Individual farmers do not need to obtain individual SNAP licenses Individual vendor booths do not need terminals Debit cards and bank-issued credit cards can

		scripts at the end of the day		also be used Food stamp recipients are not stigmatized—potentially increasing sales
Receipts	Customer purchases food at a vendor's stand; is provided a receipt; leaves food with vendor; goes to central terminal and swipes EBT card for amount shown on receipt; receives transaction receipt that is used back at vendor booth to retrieve purchases	Provides customer a "transaction receipt" once EBT card is swiped at central terminal. Customer returns to vendor to retrieve purchased items	POS terminal	
Manual Vouchers	Presents EBT card. Signs manual voucher.	Calls EBT customer service to obtain approval and to place a hold on the customer's SNAP account for the amount of the transaction. Records transaction amount on manual voucher and market logbook. Mails manual vouchers to Arkansas EBT contractor within 15 days.	Telephone <i>Exception: markets with an offsite POS terminal may key in manual vouchers at a later time (i.e. end of the day)</i>	
Individual Vendor POS system	Presents SNAP EBT card to vendor to make purchase	Vendor, rather than market staff, swipes SNAP EBT card. Funds are direct-deposited into the vendor's bank.		

Considerations for Central POS Terminals

Markets can set up one centralized POS terminal, allowing vendors to conduct SNAP transactions without the burden of providing electronic equipment at each booth. In this scenario, your market would use some form of tradable currency – tickets, tokens or paper "scrips" -- as a substitute for monetary transactions. This system works much in the way that a county or state fair provides tickets for use in exchange for a lump sum payment; fair patrons then spend their tickets without the need for cash while visiting attractions.



Tip: *Wooden tokens are less likely to be counterfeited in comparison to other forms of scrips. They also provide a great way to brand your market with cute, personalized branding or educational messages*

Promoting Your SNAP Program

If starting a farmers market seems daunting, imagine how a WIC or SNAP participant might feel on their first farmers market trip—especially upon discovering that scrips or wooden coins may be used for purchases. To keep things simple and encourage customers to return, be sure to label food costs clearly, point out where cash can be exchanged for scrips, and consider signage or even a brochure that explains how your market deals with SNAP benefits. Be careful not to single out SNAP and WIC users. If your customers are embarrassed, they will be less likely to return. Many partners listed in the appendix can aid in development of these materials and provide suggestions for keeping information easy-to-read and foreign language appropriate.

Encourage participants to spread information about your market by word of mouth. Don't neglect social media, Facebook, twitter and emerging tools to spread the word. Additionally advertising in traditional media like newspapers radio and television will widen the crowd your message reaches.

Market Opening Day Checklist for SNAP/EBT

The Day Before the Market Opens:

- Charge terminal battery if using a wireless terminal.
- Organize scrip and ensure that there is enough for the market day.
- Organize vendor scrip redemption envelopes to be handed out during market setup, including the vendor redemption form in each envelope.
- Account for vendor reimbursement.
- Pack equipment: POS terminal, receipt box, scrip, note cards as backup in case of machine failure, bag for returned tokens, and nametags for SNAP redemption booth staff, notebook, machine instructions, resources and contacts, calculator, stapler, pens, paper rolls.

Market Day, Before the Market Opens

- Organize booth and set up equipment.
- Hang signage and check that all participating vendors have their signs displayed.
- Check in with staff to answer questions and receive feedback.
- Review redemption and other procedures with vendors.
- Give participating vendors scrip redemption envelopes to store their scrip and completed log for that market day.

Market Day, During Operating Hours

- Ensure that someone is available to answer customer and vendor questions.
- Ensure that someone is available to operate the central POS terminal at all times.

- Record all scrip that is returned on the Daily Scrip Issuance Log.

Market Day, After Operating Hours

- Collect vendor reimbursement envelopes, which contain their scrip and log.
- Give vendors a receipt for scrip that has been turned in.
- Run a batch report from the POS terminal, which is a long paper document showing the day's transactions.
- Reconcile the batch report with all of the receipts, scrip received/returned, and vendor reimbursements.
- Record the amount of scrip given out and the amount returned in the daily scrip issuance log.
- Complete bookkeeping for vendor reimbursement.

Double Up Food Bucks

Double Up Food Bucks is a trademarked program developed and evaluated by Michigan's Fair Food Network. The program literally doubles the shopping power of SNAP participants. Markets participating in the program provide a spending match up to a specified amount – typically \$20.00 -- in SNAP funds spent per market visit. One of the first major DUFB programs was tested in Michigan with exciting results: farmers sold more produce and market managers were able to easily implement the program. Ninety-two percent of the Michigan farmers reporting selling more fruits and vegetables while participating in the program. An additional 89 percent of market managers either strongly agreed or somewhat agreed that their markets received new customers after implementing a double bucks program.

To participate in DUFB, your market must obtain USDA authorization at the time your SNAP retailer number is issued. Alternatively, USDA can re-authorize an existing market as a "Double Bucks Snap Retailer." Therefore, you **must** inform FNS of your interest in offering double bucks when you apply for or reauthorize your participation in SNAP.

Assessment tools for programs similar to DUFB are listed in the evaluation section of this toolkit or can be accessed at <http://centertrt.org/?p=intervention&id=1109§ion=10>

WIC Farmers Market Nutrition Program

A select number of farmers markets in Arkansas are authorized to accept coupons for fresh, locally-grown produce through The WIC Farmers Market Nutrition Program (WIC FMNP) operated by the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). The Arkansas Department of Health receives annual funding from the United States Department of Agriculture (USDA) to provide fresh, locally grown fruits and vegetables to WIC participants.

Because eligibility is dependent on federal funding and is limited, the program maintains a waiting list for interested markets. Questions about your market's eligibility can be directed to the Arkansas WIC FMNP Coordinator, Susan Pfeifer, at susan.pfeifer@arkansas.gov or 1-800-462-0599. Markets selected for participation in this program are distributed throughout of the state, with selection emphasis placed on areas with higher populations and greater needs due to socioeconomic status and WIC participation rates.

WIC FMNP coupons are provided to WIC participants during a four month period each year (usually May through August) to be used during a five month period (usually May through September). These may be used to purchase locally grown fresh fruits and vegetables sold by authorized farmers at authorized farmers markets. WIC purchases are limited to locally grown fruits and vegetables, including apples, asparagus, green beans, beets, berries, broccoli, Brussel sprouts, cabbage, carrots, cauliflower, cherries, corn, cucumbers, eggplant, figs, garlic, grapes, greens, fresh herbs, kohlrabi, lettuce, whole melons, Muscadines, mushrooms, peaches, pears, peas, peppers, persimmons, plums, potatoes, edible pumpkins, okra, onions, rutabagas, radishes, squash, sweet potatoes, tomatoes, turnips and yams. The Arkansas WIC FMNP program does not use EBT systems and therefore does not incur expense of EBT equipment.

Many WIC recipients do not redeem all the coupons they are provided – whether due to time, convenience, accessibility or unfamiliarity with the farmers market concept. If your market is currently authorized to accept WIC FMNP coupons, consider several methods to encourage WIC participants to visit your market. Some markets have increased redemption of WIC FMNP coupons by placing their market very close to a local health department authorized to distribute WIC FMNP coupons. Connectivity, walkability and accessibility – important considerations for any market – are vital when serving WIC participants who may have limited transportation options. Additionally, consider nontraditional approaches, such as evening markets, which can cater to WIC participants -- and SNAP participants as well – who work jobs with little flexibility for daytime shopping.

SECTION 4: CONSIDERING FUNDING

Most markets don't have access to professional grant writers. For many, if not most markets, large-scale grants aren't needed to secure funding, because Arkansas has enjoyed an upsurge in farmers market-related grant opportunities. Throughout Arkansas, markets are being created and supported through grassroots efforts of farmers, county governments, city governments, community coalitions, churches, the chamber of commerce, or neighborhood associations. Each type of sponsor brings a different vision to this process – feeding the hungry, revitalizing a neighborhood, improving nutrition. Savvy managers will keep in mind that farmer profitability is the key to sustaining a market when seeking grants. Grants that help increase vendor sales are the most likely grant to help your market succeed.

Consider how these Arkansas communities benefited from a variety of unconventional grant sources:

- The city of Rison and the Rison Shine Downtown Development Group combined \$2,500.00 from ARCOP and \$1,500.00 from an Arkansas General Improvement Fund grant to implement farmers market training, provide signage, purchase benches that convert to display tables, and installed electricity so that EBT/SNAP benefits may be processed on site.
- In 2015, six pilot sites were offered funds to *double* SNAP benefit spending for market patrons through ARCOP and the Arkansas Hunger Relief Alliance
- In Northwest Arkansas, eight markets received funds to double SNAP benefits through a grant funded by the WalMart Foundation.

SNAP-Specific Grants

Although equipping your market for SNAP does involve fees, new customers can generate higher profit margins. With this in mind, it's not unreasonable to consider increasing vendor fees to accommodate additional costs of SNAP.

The USDA serves as one of the largest sources of funding, with funds available to offset administrative costs associated with wireless terminals for specific costs from SNAP transactions. Deadlines for these grants typically fall in September, but be sure to check due dates well in advance. Application announcements – called RFAs—are often announced at the National Sustainable Agriculture blog or can be delivered straight to your inbox by signing up at <http://sustainableagriculture.net/take-action/#signup>

Department of Human Services

- Through the SNAP Outreach program of the Division of County Operations, Arkansas is temporarily issuing grants to cover the cost of a SNAP acceptance machines (called POS devices,) startup fees, and monthly service fees for up to one year (or up to \$1,000.00 maximum.) The POS device will accept electronic benefit transfer from EBT cards used in the SNAP program, as well as most other major credit cards. Farmers markets or Direct-Marketing farmers interested in applying for the grant must first be approved to accept SNAP EBT payments.

As of August 2015, grant money was still available to new and expanding markets through this program. However, this program is anticipated to end by September 30, 2015, so interested markets and farmers should immediately apply if interested. For more information contact Michele Rodgers, 501-682-8288. According to Michele, the application process is as follows:

1. Go to <http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets> and follow Step One to get SNAP authorized, which usually takes about 30 days.
2. Fill out the Letter of Intent and W-9 provided in the appendix. Fax, Mail, or Email these forms to Michele Rodgers. (There is no obligation attached to submitting the Letter of Intent or the W-9. The W-9 simply allows DHS to set that Farmer or Market up as a vendor to be paid and reduces wait time to obtain a vendor number required for the state payment system.)
3. Once notified that you have been authorized as a SNAP retailer, you can select the service provider of your choice to purchase Point of Sale equipment and service.
4. After choosing a provider and receiving an invoice for paid equipment and service, submit the original paid invoice (Vendor should keep a copy), along with USDA Retailer information to the address below. The Arkansas Department of Human Services will then reimburse the business for the approved costs.

MarketLink

- A program of the National Association of Farmers Market Nutrition Programs, MarketLink assists farmers in obtaining electronic equipment. To assess your market's eligibility, visit [MarketLink | Connecting farmers, markets & consumers through technology](#).

Farmers Market Coalition (FMC) Free SNAP Equipment Program

- Covers the cost of purchasing or renting equipment and services for up to three years. The latest funding period opened February of 2015 and is available until funds are exhausted. <http://farmersmarketcoalition.org/programs/freesnapebt/>

Additional Grants and Programs Related to Markets

Business and Industry Loan Guarantee Program's Local and Regional Food Enterprise Provision

- Provides federal loan guarantees to support and establish enterprises that process, distribute, aggregate, store, or market foods produced in-state or transported no more than 400 miles from the origin of the product

Community Food Projects

- Promotes community-based solutions for self-sufficiency and food security through competitive grants to local projects.

Farmers Market Local Food Promotion Program

- Provides competitive grants to organizations to create and expand direct-to-consumer marketing strategies and enterprises that aggregate, store, process, or distribute locally or regionally produced food. <http://sustainableagriculture.net/publications/grassrootsguide/local-food-systems-rural-development/farmers-market-promotion-program/>

Senior Farmers Market Nutrition Program

- Increases access to fresh produce for low-income seniors by providing coupons that can be exchanged for fruits, vegetables, and other approved foods from farmers markets, roadside stands, and community supported agriculture programs in participating states. <http://sustainableagriculture.net/publications/grassrootsguide/local-food-systems-rural-development/farmers-market-nutrition-program/>

Specialty Crop Block Grants Program

- Supports and enhances the competitiveness and consumption of fruits, vegetables, and other specialty crops through projects such as value-added processing, food hub development, farmer food safety training, and farm-to-school initiatives led by state departments of agriculture. Only State Departments of Agriculture are eligible to apply for the block grants, though they often solicit ideas from or partner with nonprofit groups, producer groups, and colleges and universities to develop their applications. States often choose to re-grant a substantial portion of their funding. Sometimes, they award grants to pre-selected projects and sometimes states award grants through an open, competitive application process. <http://sustainableagriculture.net/publications/grassrootsguide/local-food-systems-rural-development/specialty-crop-grants/>

Value Added Producer Grants

- Awards planning and working capital competitive grants to farmers to develop value-added farmer-owned businesses, including processing, market differentiation, and local and regional supply networks. <http://sustainableagriculture.net/publications/grassrootsguide/local-food-systems-rural-development/value-added-producer-grants/>

WIC Farmers Market Nutrition Program

- Enables pregnant, postpartum and breastfeeding women to purchase fresh, local produce from farmers markets using coupons or electronic benefits from authorized farmers and markets in participating states. More information about availability in Arkansas is provided in this section. <http://sustainableagriculture.net/publications/grassrootsguide/local-food-systems-rural-development/wic-farmers-market-nutrition-program/>

USDA Agricultural Marketing Service

- Provides a wide range of grants requiring no matching funds. Supports farmers markets, community-supported agriculture programs, roadside stands, and agritourism grants are available through the Farmers Market and Local Food Promotion Program, a program authorized by the 2014 Farm Bill.

Food Insecurity Nutrition Incentive Grant (FINI)

- Offers a variety of grants, including a \$100,000 grant for one-year pilot projects to increase SNAP purchases through incentives <http://nifa.usda.gov/program/food-insecurity-nutrition-incentive-fini-grant-program>

National Institute of Food and Agriculture (NIFA)

- Provides Community Food Projects through a competitive grant project. Funding options include improving and developing infrastructure and marketing with a focus on low-income consumers. Matching funds required.

SECTION 5: ADVERTISE, EDUCATE, EVALUATE

Increasing Interest in Your Market

Establishing a ‘personality’ for your market can help your market stand out as the number of markets increases in Arkansas. Even the name of your market can help you be memorable – remember the unique Tricycle farms, named for the goal of one day cycling food through Fayetteville neighborhoods?

On the subject of market names – be aware that there is much disagreement about the proper grammatical use of the phrase “farmers market.” The Chicago Manual of Style and the Associated Press Stylebook both cite “farmers market” as the grammatically correct use of the phrase. Believe it or not, this is a contentious subject. You will see other methods quite commonly, often through the use of “farmers’ market.” Some non-profits and markets have adopted this form in their official title.

Markets tend to attract more buyers if they are hooked to other events. Holding your market during regular downtown music festivals and events, for example, can increase foot traffic. However, don’t neglect the idea of making your market an event in its own right. Take, for example, Arkansas’ Hot Springs Farmers Market which provides a variety of events ranging from music to yoga during special Saturday markets.

Your local Cooperative Extension office may be available to provide nutrition demonstrations, taste testing, education and nutrition classes to participants. Fun and educational guided farmers market walking tours, scavenger hunts and food bingo have even become popular in other states!

The Arkansas Grown Branding Program is an optional program available to markets and farmers selling products produced substantially in and/or from Arkansas. Arkansas Grown also helps connect



***Did you know?
For-profit companies
spend about 1/3 of
expenditures on
marketing. Considering
this, shouldn't farmers
markets consider the
power of marketing?***

buyers to markets that offer Arkansas-grown products and provides advertising via the Arkansas Agriculture Department's Arkansasgrown.org website. Participating markets may display the registered trademark shown below.



Arkansas Grown logo

Signs and flyers to customers and vendors should be clear and contain simple messages and consider languages used by local shoppers. Through the Fair Food Network, the state of Michigan has documented marketing success through direct mailing to SNAP and WIC participants, radio ads and billboards, social media and signage. The Arkansas Coalition for Obesity Prevention is in the process of obtaining licensing privileges that will allow Arkansas markets to use their materials.

Additional ways to promote your market include the following resources:

- *Market maker-online resource for farmers, businesses and consumers designed to connect producers, distributors, buyers and sellers.*
- *Farmers Market Coalition (National) farmersmarketcoalition.org*
 - *Contests, meet me at the market, etc.*
- *North American Farmer's Direct Marketing Association (ADD)*
- *United States Department of Agriculture Agricultural Marketing Service*
- *Farmers' Markets: Marketing and Business Guide*
http://www.ct.gov/doag/lib/doag/marketing_files/attra_farmers_market_marketing_and_business_guidepdf.pdf

Evaluating success

It may seem obvious whether your market is succeeding without the need for formal evaluation tools. It's true that a large turnout of farmers and buyers can indicate success. Yet adding some quantifiable measures of your market's performance can help you measure trends, identify needed changes and provide data to support funding efforts.

If the idea of evaluating the economic impact of your farmers market sounds intimidating, you're not alone. Farmers and market organizers are in the business of getting food into the hands of consumers – a task that seems far removed from market evaluation.

Evaluation can provide a compelling case for future grant funding and community support. Consider, for example, a Seattle market that was able to prove to government leaders that their market led to almost \$4 million in city, county and state taxes....or the revelation that Portland farmers markets account for three percent of purchases of fruits and vegetables. In another compelling case, The Iowa Farmers Market Association and Iowa State University demonstrated their state markets generated \$20 million in sales and \$12 million in direct and indirect economic activity in 2005.

If these examples sound compelling, consider how having this type of information about your market could impact community leaders and potential funders. Even simple data collection is useful in making the case for your market – including records of your market’s profit, number of jobs created and local taxes collected are excellent sources of evaluation. (Be sure to check out additional tools and considerations in the appendix.) It’s also fair to note changes your market creates within the community when evaluating your success. Did your market attract tourists? Enhance a neglected downtown? Serve as a link in a biking and pedestrian loop? These examples paint a clear picture of how your market is revitalizing the community.

Participant Surveys can be filled out by hand by a customer or delivered orally by an interviewer. It’s important inform survey-takers about the survey’s purpose, optional questions, and the interviewer’s procedure for confidentiality.

Rapid Market assessments are provided in the reference section

Attendance Counts-often maintained by the market manager

Dot Surveys - A dot survey is done by posting the questions on large pieces of paper, and inviting customers to place sticker dots (provided by surveyors) at their answers to the questions.

It’s important inform survey-takers about the survey’s purpose, optional questions, and the interviewer’s procedure for confidentiality.

Farmers Market Metrics program at <http://farmersmarketcoalition.org>

Evaluation tools for incentive programs such as “Double Bucks” are available through CDC at <http://centertrt.org/?p=intervention&id=1109§ion=10>

Appendix A: SUGGESTED MARKET TIMETABLE

Proposed Timetable for Arkansas Markets

Adopted from University of Kentucky Cooperative Extension

January	Gather a group of interested people
	Determine specific goals and tasks
February (continuing through May)	Explore the mechanics of direct marketing
	Select location
	Attend EBT training days offered by USDA
	Gain community support and fund raising
	Check into legalities
	Begin publicity to farmers
March	Promote the farmers market concept
April	Market management and organization *consider adding: <i>contact local cooperative extension service or (?) to establish times for cooking demonstrations</i>
May (continuing through September)	Begin publicity to consumers Depending on your location in Arkansas, consider opening the market if your farmers harvest early crops like asparagus, beets, chard, radish, tomatoes, and strawberries
June	Open the farmers market

July	Consider promotional events, i.e. cooking demonstrations
August	Organize and solidify farmer-consumer association
September-October	Extend the marketing season with fall crops
October	
November	Solicit and evaluate suggestions from farmers and consumers Continue sale of late season crops such as cabbage, carrots, beets, broccoli, English Peas, Radish and Spinach
December	Close market (except in case of year-round markets supported through hoop houses, etc.)

Appendix B: Sample Assessment and Evaluation Surveys

Survey 1

Adopted from North Carolina's *Active Living by Design: A guide to SNAP/EBT at Farmers' Markets in North Carolina*, this survey can be filled out by a customer, by an interviewer or as a dot survey.

1. How did you first hear about [name of your farmers market]? Options: Local newspaper, local radio, word of mouth,
2. Where do you live? Options: *(List different locations near market)*
3. How often do you come to this market? Options: Twice a week, once a week, a couple times a month, once a month, first time
4. What are the two main reasons you come to this farmers market? Options: To buy fresh produce, to buy local produce, to support local growers, to see friends/others in the community, for the convenience of the market, other
5. How would you describe the role of the market in helping your family eat fresh foods? Options: Very helpful, somewhat helpful, not helpful
6. Since shopping at the market, have you tried or cooked any new foods? Options: Yes, no
7. What is the most important thing you think about when choosing one product over another at this farmers market? Options: Quality, price, taste, healthfulness
8. Should the market accept EBT cards, which hold SNAP/food stamps benefits? Options: Yes, no

Survey 2

Adopted from North Carolina's *Active Living by Design: A guide to SNAP/EBT at Farmers' Markets in North Carolina* This survey can be filled out by hand by a customer or delivered orally by an interviewer

Time of Survey:

1. In the past year, how often have you shopped at the market?
2. With whom did you come to the market?
3. What do you usually buy at the market?
4. How much do you usually spend at the market each day?
5. Approximately how many vendors did you or will you visit today?
6. What is your primary form of payment at the market?
7. How do you usually travel to the market? (Check one)
8. How many minutes does it take to get here by your usual transportation?
9. What is your home zip code? _____
10. What is your age?
11. What is your gender? _____

APPENDIX C: TOOLS TO MEASURE ECONOMIC IMPACT

Tool	Results	Source of Measurement	Difficulty	Considerations	Developer
Estimating the Economic Impact of Public Markets Tool	Estimates the indirect and induced economic impact of various types (urban, rural, etc.)	Based on expenditures made by vendors (i.e., to produce the product sold)	Straightforward; little data collection required	Changelab solutions cautions users to read the report carefully in order to fully understand the data and results	PPS, Consult Corporation

	markets				
SEED The Sticky Economics Evaluation Device	Estimates the potential direct and induced economic impact	Consumer purchasing information from customer surveys	straightforward	This web-based tool may not be feasible for groups with limited access to the internet, and counts, and then using these	Marketumbr ella.org

APPENDIX D: FOOD PROGRAM ACRONYMS

- **Electronic Benefit Transfer, or EBT**- an electronic system that allows participants in the Supplemental Nutrition Assistance Program (SNAP) to authorize transfer of their government benefits from a federal account to a retailer account to pay for fresh foods
- **EBT card**- plastic card issued by the state to SNAP recipients
- **EBT only machine**- POS terminal used exclusively for SNAP benefits. EBT only machines are not wireless.
- **Food and Nutrition Service, FNS**-the USDA agency that administers food assistance programs
- **POS**-Point of Sale
- **POS Terminal**-a device that processes EBT, debit or credit card purchases. In some markets, SNAP customers swipe their SNAP/EBT card to receive market currency at a centrally-located POS machine.
- **Commercial Point of sale (POS) Terminal**- A terminal that can process credit, debit and SNAP Cards
- **Scrip**-A certificate exchanged for produce; may be vouchers, tokens or receipts
- **Scrip program**-A system used by some markets to redeem SNAP benefits; this requires farmers (vendors) to obtain a SNAP license and accept SNAP benefits using a central POS terminal.
- **State EBT Contractor**-the entity selected to perform EBT services for the state and deliver EBT terminals. The contractor manages the SNAP benefit transactions and manages the statewide database.
- **SNAP**-The program previous known as Food Stamps. Currently referred to as the Supplemental Nutrition Assistance Program to reflect the program's goal to help low-income people purchase needed foods.
- **SNAP TTP** – SNAP Third Party Processor who may provide EBT equipment or services

- **Double Bucks or “Double Up Bucks”**-A promotional program offered in some states to increase or double the dollar value available for spending when SNAP benefits are exchanged
- **USDA** – United States Department of Agriculture
- **WIC farmers market vouchers**-Vouchers issued within a limited number of viable farmers’ markets statewide during the summer months.

APPENDIX E: Potential Resources and Partners

Potential Partners	Possible Role
County or city officials	Site, funding, policing, staffing
County Extension staff	Technical assistance and information, food demonstration, nutrition education, planning, leadership
City and county officials, community development staff	Planning, zoning, Funding applications
building code officials	Facilities development
Utility representatives	Water, electricity, sewer, garbage
Highway department or city street department officials	Entrances, traffic
Police representatives	Security, traffic
Fire marshal's office	Fire safety
ADH, USDA, DHS, SNAP Outreach	Grants, loans, funding, sign-up day assistance
ASCS county manager DOES THIS APPLY AT ALL?	Federal ag program support
Civic clubs and churches	Funding, publicity, manpower
State health department	Depending on the project, technical assistance, guidance and expertise
Local health department	Connections to community coalitions, advertising
Community coalitions	Materials at reduced cost
Local farmer co-ops or other agricultural or building suppliers	Health code considerations
Local health department	Technical assistance, connections with other entities, support on accessibility and the built environment
State Department of Agriculture	Promotion, regulations, facilities
Local produce dealers and supermarket representatives	Market coordination, goodwill, technical help Local director of Manpower, Inc.
AmeriCorps (& Food Corps)	Labor, planning, education
Statewide coalitions and alliances	Planning, support
Chamber of Commerce	Financial support and publicity

Resources

SNAP Step By Step Handbook, North Carolina <http://www.advocatesforhealthinaction.org/wp-content/uploads/2011/12/Step-by-Step-Handbook-to-accept-SNAP-EBT-9-3-13.pdf>

MyPlate for My Family provides a toolkit for SNAP-Ed nutrition education and obesity prevention efforts based on recommendations from the Dietary Guidelines for Americans. These materials are appropriate for use in multiple venues serving low-income and individuals at increased nutritional risk.

www.fns.usda.gov/snap/retailers/eligible.htm for detailed info on what meets USDA requirements for a market

<http://sustainableagriculture.net/publications/grassrootsguide/> provides a guide to funding through the farm bill

Arkansas Farmers' Market Association, <https://www.facebook.com/ARFarmersMkt> and <http://arkansasfarmersmarketassociation.com/>

<http://www.uark.edu/afma/> Arkansas Small Farmer Assistance Program

<http://ar.foodmarketmaker.com/catalog/affiliation/15> Arkansas Market Maker

Arkansas Locally Grown and related resources- <http://cavern.uark.edu/afma/Resource%20Links/index.html>

University of Arkansas Division of Agriculture Cottage Food Law

http://www.asuregionalfarmersmarket.org/arkansas_cottage_food_law.pdf

Farmers Market Coalition <http://farmersmarketcoalition.org/resources/resource-library> provides topics on food safety and handling, funding, insurance, liability, licensing, start-up, and evaluation

USDA Farmers Market webpage, <http://www.ams.usda.gov/AMSV1.0/FARMERSMARKETS>, provides marketing programs, grant information, directories of markets, resources on nutrition education and more.

FNS snap retailer eligibility requirements: www.fns.usda.gov/snap/retailers/store-eligibility.htm

Applications to become a FNS SNAP retailer: www.fns.usda.gov/snap/ebt/fm.htm

Farmers Market Vendor Guidelines: A Guide for Farmers and the Consumer June 2013 Arkansas Department of Health and Arkansas Agriculture Department

Arkansas Act 1205 (clarification on taxes related to raw food products)

<http://sustainableagriculture.net/publications/grassrootsguide/farm-bill-programs-and-grants/>

Tobacco-free information from Changelab Solutions <http://changelabsolutions.org/publications/smokefree-events>

Tobacco free policy resources <http://www.mihealthtools.org/mihc/documents/FarmersMarketSFpolicy2.pdf-resource>

USDA National Organic Program web site, <http://www.ams.usda.gov/AMSV1.0/nop>

Farm Bureau of Arkansas, http://www.arfb.com/for-consumers/best_pick_farms/markets.aspx

Arkansas Grown publication, <http://farmflavor.com/magazine/arkansas-grown-2014/>

FARMERS MARKET VENDOR GUIDE: A Guide for Farmers and the Consumer. Arkansas Department of Health and Arkansas Agriculture Department June 2014

Putting Smart Growth to Work in Rural Communities. Smart Growth Network

USDA Guidelines for SNAP EBT Acceptance www.fns.usda.gov/snap/retailers/eligible.htm

Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets: A How-To Handbook. USDA Agricultural Marketing Service, USDA Food and Nutrition Service, Project for Public Spaces, Inc. 2010

Food Insecurity Nutrition Incentive (FINI) Grant Program, USDA

Double Up Food Bucks 2012 Evaluation Report. Fair Food Network. www.doubleupfoodbucks.org/

Arkansas Grown <http://arkansasgrown.org/about-us/>

Putting Smart Growth to Work in Rural Communities, Smart Growth Network.

Cottage Food Guide, Arkansas Department of Health 2012

Arkansas Department of Health Tobacco Prevention and Control

<http://www.healthy.arkansas.gov/programsServices/tobaccoprevent/Documents/downloads/DataDeck.pdf>

U.S. Public Health Service -- Office on Smoking and Health; The Health Consequences of Involuntary Exposure to Tobacco Smoke: A Report of the Surgeon General [http://www.ncbi.nlm.nih.gov/books/NBK44321/]

American Heart Association: Declines in Acute Myocardial Infarction After Smoke-Free Laws and Individual Risk Attributable to Secondhand Smoke [http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2967202/]

CDC obesity rates, <http://stateofobesity.org/states/ar/>)

Partners in the creation of Ready, Set, Grow!

Arkansas Coalition for Obesity Prevention

Arkansas Department of Human Services, SNAP Outreach Program

Arkansas Department of Health

Arkansas Agriculture Department

Arkansas Farmers' Market Association

U of A Cooperative Extension Service

MarketMaker

Arkansas Hunger Alliance

The Fair Food Network

...and the countless additional market managers, farmers and public health specialists who contributed time to provide expertise, input, and served as reviewers as this toolkit was created