

FY 2014

\$88,869 to the Windham Regional Community Council, Willimantic, CT, to expand promotion and vendor development for the Willimantic Farmers' Market.

**Final Report**

**Farmers Market Promotion Program (FMPP)  
Final Performance Report**

The final performance report summarizes the outcome of your FMPP award objectives. As stated in the FMPP Terms and Conditions, you will not be eligible for future FMPP or Local Food Promotion Program grant funding unless all close-out procedures are completed, including satisfactory submission of this final performance report.

This final report will be made available to the public once it is approved by FMPP staff. Write the report in a way that promotes your project's accomplishments, as this document will serve as not only a learning tool, but a promotional tool to support local and regional food programs. Particularly, recipients are expected to provide both qualitative and quantitative results to convey the activities and accomplishments of the work.

The report is limited to 10 pages and is due **within 90 days** of the project's performance period end date, or sooner if the project is complete. Provide answers to each question, or answer "not applicable" where necessary. It is recommended that you email or fax your completed performance report to FMPP staff to avoid delays:

FMPP Phone: 202-690-4152; Email: [USDAFMPPQuestions@ams.usda.gov](mailto:USDAFMPPQuestions@ams.usda.gov); Fax: 202-690-4152

Should you need to mail your documents via hard copy, contact FMPP staff to obtain mailing instructions.

<b>Report Date Range:</b>	October 1, 2014 – November 30, 2016
<b>Authorized Representative Name:</b>	Sarah Milius
<b>Authorized Representative Phone:</b>	(860) 423-4534 x312
<b>Authorized Representative Email:</b>	Sally.milius@growwindham.org
<b>Recipient Organization Name:</b>	Windham Regional Community Council, Inc.
<b>Project Title as Stated on Grant Agreement:</b>	Expanding the Willimantic Farmers' Market: Connecting Local Agricultural Producers to low-income consumers in Willimantic, CT, a multi-ethnic, Low-Income and Low-Access Priority Community.
<b>Grant Agreement Number:</b>	14-FMPPX-CT-0034
<b>Year Grant was Awarded:</b>	2014
<b>Project City/State:</b>	Willimantic, CT
<b>Total Awarded Budget:</b>	\$88,869

FMPP staff may contact you to follow up for long-term success stories. Who may we contact?

- x Same Authorized Representative listed above (check if applicable).
- Different individual: Name: \_\_\_\_\_; Email: \_\_\_\_\_; Phone: \_\_\_\_\_

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0581-0287. The time required to complete this information collection is estimated to average 4 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable sex, marital status, or familial status, parental status religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program (not all prohibited bases apply to all programs). Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

1. State the goals/objectives of your project as outlined in the grant narrative and/or approved by FMPP staff. If the goals/objectives from the narrative have changed from the grant narrative, please highlight those changes (e.g. “new objective”, “new contact”, “new consultant”, etc.). You may add additional goals/objectives if necessary. For each item below, qualitatively discuss the progress made and indicate the impact on the community, if any.

*(Goal #1) Promote and expand the Willimantic Farmers’ Market into a sustainable, multi-cultural, urban market that connects diverse local producers and consumers*

- a. **Progress Made:** The market has expanded from six original vendors to 13 current vendors. The market has outgrown its previous location and moved in the second season of the grant to a much more prominent location across the street, on the town green. The market now offers double-value SNAP incentives, that double the value of the first \$10 of EBT sales per SNAP customer at each market day. SNAP redemption has more than doubled (from \$250 before the market to \$616 last season to \$1,626 at the end of the season, a 650% increase). At the market, regular events were held both seasons, including children’s activities, cooking demonstrations and sampling, guest vendors, non-profit outreach space, as well as two high-profile community events in 2016: a 40<sup>th</sup> Anniversary Celebration was held in August, that brought together community members and local dignitaries to celebrate the market, and the Market partnered with the Willimantic Food Coop to co-sponsor their annual Downtown Country Fair in October.
- b. **Impact on Community:** Most obviously, the market is reaching more low-income consumers. Numerous community members have approached staff to say that the market is a more vibrant and welcoming atmosphere. Locating it in the central green it has become a more prominent and accessible community institution. And integrating it with other community events has made it both more visible and more sustainable.

*(Goal #2) Generate replicable outreach tools to be shared with other markets, farmers, and community agencies via the CitySeed Farmers’ Market Resource Center and the CT Food System Alliance listserv*

- a. **Progress Made:** All outreach tools are complete uploaded to GROW Windham and Willimantic Farmers Market webpages as well as the Farmers Market Alliance website, and were distributed via three list-servs: the CT Food System Alliance, Wholesome Wave Incentives (NNIN), and the Community Food Security (“ComFood”, out of Tufts University).
- b. **Impact on Community:** n/a

*(Goal #3) Provide marketing and business training and opportunities for new farmers and small-scale agricultural producers to improve their ability to effectively market their products to diverse consumers.*

- a. **Progress Made:** The network of farmers developed out of this training has created a “Local Buying Guide” that connects local producers with merchants and restaurants. This features both farmers and businesses that are sourcing local products, as well as outlines best practices for local sourcing. They also are sponsoring their second Annual Know Your Farmer Fair at the end of February, 2017, where vendors can connect with consumers and the market can advertise for the upcoming season.
- b. **Impact on Community:** The WFM vendors are now organized and integrated with initiatives that support the broader community food system. This movement, exemplified by the

Know Your Farmer Fair and Local Buying Guide, raises awareness about local agriculture, establishes relationships that will lead to economic benefits for farmers, and expands our “local” market to include surrounding towns.

*(Goal #4) Develop survey tools, outreach and marketing strategies to increase participation of low-income consumers at Farmers’ Markets.*

**a. Progress Made:**

Two survey strategies were implemented in the 2016 market season. Both surveys were administered at the WFM. The first survey was administered to WFM customers to collect information about how to improve the farmers’ market and to measure the reach of the WFM marketing and outreach efforts. The second survey was administered to SNAP participants to measure how the SNAP Double Dollar program impacts their fruit and vegetable consumption and their satisfaction with the incentive program.

**b. Impact on Community:** The information gathered in the surveys was used to implement targeted marketing and outreach to low-income shoppers to increase awareness of the Double Dollar SNAP program and SNAP redemption at the farmers’ market.

**2. Quantify the overall impact of the project on the intended beneficiaries, if applicable, from the baseline date (the start of the award performance period, September 30, 2014). Include further explanation if necessary.**

- i. Number of direct jobs created:** 2-3 (Market Coordinator and Youth Market Assistants)
- ii. Number of jobs retained:** 42
- iii. Number of indirect jobs created:** N/A
- iv. Number of markets expanded:** 1
- v. Number of new markets established:** 0
- vi. Market sales increased by \$insert dollars and increased by insert percentage%.**  
We do not have a baseline for overall market sales increase because sales data for most vendors is not available prior to the grant. One vendor reported a 40% increase overall during the award period. From year 1 (2015) to year 2 (2016) of the grant, for the vendors who were present both years, there is an overall sales increase of 17.4%.
- vii. Number of farmers/producers that have benefited from the project: 16**
  - a. Percent Increase:** 167%

**3. Did you expand your customer base by reaching new populations such as new ethnic groups, additional low income/low access populations, new businesses, etc.? If so, how?**

Overall, average customers per week increased from 180 in 2015 to 318 in 2016. The highest count in the 2016 season was 417, up from 270 in 2015.

Regarding new populations reached, we created two incentive programs that vastly expanded our low-income customer base, the SNAP Double Dollar Program and a “Produce Prescription” program that provides incentives to families identified as food-insecure by local pediatricians. We also expanded our customer base by adding 3 new full time vendors with specialty products.

Below is a summary of our SNAP program growth (there was no SNAP redemption in 2014).

	2015	2016
<b>SNAP Distributed</b>	\$616	\$1,528
<b>Incentives Distributed</b>	\$530	\$1,192
<b>Distinct Users</b>	34	59
<b>Transactions</b>	62	139

**4. Discuss your community partnerships.**

- i. Who are your community partners?** The Town of Windham, Windham Chamber of Commerce, UConn Extension, Access Agency (WIC), Generations Family Health Center (SNAP Outreach Coordinator), CT Department of Social Services (SNAP), Willimantic Housing Authority (distributes Senior FMNP), WAIM (The Windham Area Interfaith Ministry), Covenant Soup Kitchen, Willimantic Food Coop, Willimantic Renaissance, Windham Arts (for our artisan/farmer market), Human Arts Media (for media coverage), CitySeed (Farmers’ Market consultant)
- ii. How have they contributed to the overall results of the FMPP project?** Assistance with outreach to SNAP/FMNP clients; assistance with market promotion; financial support; strategic planning for the market.
- iii. How will they continue to contribute to your project’s future activities, beyond the performance period of this FMPP grant?**  
 These partnerships will continue to support the infrastructure of the market as well as its marketing activities and outreach to low-income customers. The Town of Windham will continue to offer at no charge the town green as a location for the market, and provide Public Works support for use of the parcel. The Willimantic Food Coop and Willimantic Renaissance will continue to be a partner in fundraising and promotion of the market. The Access Agency (WIC and WIC FMNP), Generations Family Health Center (SNAP Outreach Coordinator), CT Department of Social Services (SNAP), Willimantic Housing Authority (distributes Senior FMNP), WAIM (The Windham Area Interfaith Ministry), and Covenant Soup Kitchen will continue to serve as partners for SNAP outreach and market promotion.

**5. Are you using contractors to conduct the work? If so, how did their work contribute to the results of the FMPP project?**

We engaged contractors to conduct both the business and marketing aspects of the project, as well as design and general consulting. For marketing, we engaged Blueprint for a Dream/Christopher Brechlin to create a website for the WFM, to offer marketing consulting to the farmers, and to create the Farmers’ Market Website template to be provided to the greater FM community. We engaged VProfessional/George Hernandez to provide a business workshop and one-on-one business consulting to the WFM vendors. We hired Joseph Bonelli of UConn Extension to create the Farmers Business Planning Tool. We hired Rita Rivera, of “Love and Pop”

design, to incorporate art by local youth into a 40<sup>th</sup> anniversary design for the market. And CitySeed/Nicole Berube provided general consulting services to the market, including best practices as well as strategic planning for the sustainability plan for the market.

**6. Have you publicized any results yet?\*** yes

- i. If yes, how did you publicize the results?** All outreach tools are uploaded to GROW Windham and Willimantic Farmers Market webpages as well as the Farmers Market Alliance website, and were distributed via three list-servs: the CT Food System Alliance, Wholesome Wave Incentives (NNIN), and the Community Food Security (“ComFood”, out of Tufts University). Market staff made a presentation to the Town Council to discuss the success of the project.
- ii. To whom did you publicize the results?** The list-servs named above, as well as at a meeting of the Windham Town Council.
- iii. How many stakeholders (i.e. people, entities) did you reach?** 50 people at the Town Council Meeting; for the list-servs and websites, it’s not possible to determine the number reached.

\*Send any publicity information (brochures, announcements, newsletters, etc.) electronically along with this report. Non-electronic promotional items should be digitally photographed and emailed with this report (do not send the actual item).

**7. Have you collected any feedback from your community and additional stakeholders about your work?**

Yes, during both the 2015 and 2016 market seasons, we administered two customer surveys at the market to gather customer feedback about the market and the SNAP Double Dollar Program, and an interactive survey at local food assistance sites. In 2015, we also conducted a formal survey in collaboration with UConn Extension, to assess Farmers’ Market use and the impact of incentives. Finally, we conducted a process evaluation with the Farmers’ Market Association and the Steering Committee to direct the development of the market.

- i. If so, how did you collect the information?**  
The formal UConn Surveys were distributed at the market and also at food assistance distribution sites (WIC and SNAP). Customer surveys were conducted twice each market season by interns and volunteers. We distributed surveys to low-income community members at food assistance distribution partner organizations, including an interactive “board” that we used while tabling at food assistance sites. Process evaluations were conducted as part of the meetings of the Steering Committee and Farmers’ Market Association.
- ii. What feedback was relayed (specific comments)?**  
In Year 1, when asked an open-ended question about how to improve the market, 34% wanted to move to a larger venue (achieved in year 2); 27% wanted more diverse products (we doubled the number of vendors); 20% said they were pleased with the new innovations that were added in season 1, including a kids’ corner, newsletter, and cooking demonstrations.

Year 2 Customer Feedback Survey, when asked an open-ended question about how to improve the market, 89% rated the new location “great.”, and 39% wanted more diverse products and vendors.

From the SNAP Double Dollar Survey: 92% of respondents indicated that the SNAP Double Dollar Program is “very important” or “important” in their decision to spend their SNAP Dollars at the farmers market. 75% of respondents indicated that the SNAP Double Dollar Program contributes to increased consumption of fruits and vegetables.

Process evaluation feedback ranged broadly, from concern over the logistics for moving the market (older farmers requested assistance with assembling tents and tables), to issues that arose from participation in collaborative community events. The main focus was how to transition to a self-supporting market once this grant was completed. This conversation resulted in the development of a “Market Manual” with detailed instructions about how to administer and coordinate the market.

**8. Budget Summary:**

- i. **As part of the FMPP closeout procedures, you are required to submit the SF-425 (Final Federal Financial Report). Check here if you have completed the SF-425 and are submitting it with this report:**  x
- ii. **Did the project generate any income? No.**
  - a. If yes, how much was generated and how was it used to further the objectives of the award?

**9. Lessons Learned:**

- i. **Summarize any lessons learned. They should draw on positive experiences (e.g. good ideas that improved project efficiency or saved money) and negative experiences (e.g. what did not go well and what needs to be changed).**

**Location and Site Logistics:** Switching the location of the market made it much more visible and drew many more customers. The move was not far - just across the street - but going from a secluded pavilion to a highly-visible town green with good natural light encouraged many more customers to shop at the Market. At the same time, the new location posed challenges for disabled access, as well as parking. These were overcome with a bit of creativity and the support of the town, who permitted parking for disabled customers closer to the vendors on the green, and shifted the market alongside a packed stone pathway.

**Community-Focused Marketing:** Clear and concise marketing materials that are attractive and engaging, and customized for/rooted in the community play a big role in increased participation. A small investment in a graphic designer is well worth it. We also engaged local children and families through a farmers’ market art project, led by college interns at elementary afterschool programs during the school year, that generated designs for the 40th anniversary market materials that were created by a local graphic designer. Finally, bilingual marketing materials (included as part of the bilingual toolkit) proved to be important for welcoming the Spanish-speaking

community, as well as reaching an underserved portion of the low-income community.

**Market Gear:** T-shirts, tote bags, stickers, and posters are a great investment to promote the market.

**Incentives:** Providing incentives for SNAP users significantly increased SNAP redemption at the market, and made the market much more diverse and inclusive. Incentives are a great way to engage low-income consumers, and help to remove the stigma that farmers' markets are inaccessible and expensive.

**Collaborative Event-Planning:** In our first year, we planned a "Farmer-Artisan" market in collaboration with a local Arts Organization. This proved to be a challenge, as the partner was not ultimately able to follow through with the commitments they made to support the event. This taught us to set boundaries when we collaborate, so that we are not overly dependent on another group for the success of our event. In our second year, we collaborated on a different event, to combine our market with the Food Coop's "Downtown Country Fair." This worked out well, as we were adding their event onto our regular market, rather than adapting to theirs, which left us less vulnerable to changes in their plans or priorities.

**The Importance of an Independent Market Master:** This was a great support to the market. Having a market master who is not a vendor helps greatly on market day, when vendors are focused on their sales. It also provides an objective perspective and voice to advocate for the market as a whole.

**Sustainable Market Expansion - Balancing Supply and Demand:** This has been a challenge for us, to try increase the number of vendors at the same rate as the customer base so that the market can expand and still be profitable for vendors. We addressed the issue of vendor selection through the Market Association By-Laws and meeting agendas. In the fall members vote to decide which types of new vendors they would like to add to the market. They then committed to recruiting over the winter, and in the spring voted on the new vendors who applied. This decision-making has proceeded successfully, though some vendors are more "protectionist" than others about including new vendors who sell similar products. In response, the Market Association created guest vendor slots, so that they could test the impact of new vendors before committing to them full-time.

ii. **If goals or outcome measures were not achieved, identify and share the lessons learned to help others expedite problem-solving:**

n/a

iii. **Describe any lessons learned in the administration of the project that might be helpful for others who would want to implement a similar project:**

**Part-Time Contractors:** This project included the long-term engagement of local, part-time contractors (for marketing and business planning) both of whom, over the two years of the project, experienced transitions in their employment which made it difficult

to fulfill this very part-time obligation. In the future, part-time contractual obligations would be less complicated if not expected over an extended period of time.

**Data Tracking:** It was a huge challenge to commit vendors to tracking and sharing new market data, particularly the original vendors, primarily older farmers who did not have formal accounting systems in place and weren't enthusiastic about developing new practices, particularly once the market season was underway. It was important to establish why this information was needed and how sharing data would benefit the market as a whole, and to have these expectations clearly articulated in the initial market-vendor agreement. Providing multiple methods for vendors to document their market data (weekly or monthly sales sheets, email, paper, or in-person record-keeping) made it easier to gather thorough and timely data.

#### 10. Future Work:

- i. **How will you continue the work of this project beyond the performance period? In other words, how will you parlay the results of your project's work to benefit future community goals and initiatives? Include information about community impact and outreach, anticipated increases in markets and/or sales, estimated number of jobs retained/created, and any other information you'd like to share about the future of your project.**

This project has expanded the Willimantic Farmers' Market and laid the foundation for its long-term sustainability as a community institution that serves both local producers and diverse local consumers. This transformation has taken place at many levels that will continue beyond the performance period.

**Market Expansion:** The market has expanded from six local vendors to 13, with at least two new guest vendors this season, who sell a variety of local products. The Market Association will continue to recruit new types of vendors as demand for them is identified through customer surveys.

**Market Coordination:** We have developed a hybrid "Vendor-Market Master" shared leadership structure, to coordinate the market and allow its continued growth and expansion. The foundation of this model is a Market Manual, which explains in detail the different tasks required to sustain the market. The manual is user-ready, including templates and timetables for market promotion, contact information and sample applications for the health department, explicit instructions for EBT maintenance and renewal... Some of these tasks will be delegated to vendors, particularly those that can be done in the evenings or off-season. Others will be assumed by a part-time Market Master. Before this project, the market master was one of the vendors, who was overwhelmed by the responsibility. Through this project, the vendors have come to realize the value of having an independent Market Master. To fund this new part-time position, they have raised vendor fees (they are still less than half of other regional markets) and agreed to a sponsorship initiative that is currently being implemented. The Market Association is actively recruiting to fill the position with someone who is bilingual and from the community, which will result both in the creation of a new seasonal part-time job, as well as improved promotion and networking opportunities for the Farmers' Market.

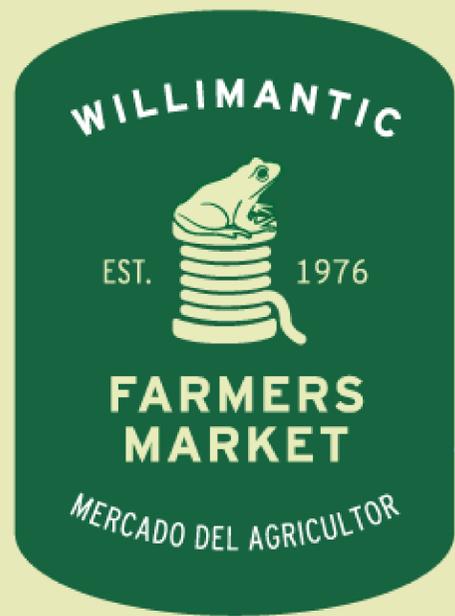
**Market Administration:** The Willimantic Farmers’ Market Association has signed a MOU with the Windham Regional Community Council, Inc. to serve as its fiscal sponsor. This will provide an administrative “home” for the Market, facilitate fundraising, hiring of part-time staff, and administration of the EBT and SNAP incentives programs. The Market will also be integrated into the job description of an AmeriCorps VISTA Service Member at WRCC, who will work to support and build the capacity of the market, in particular its shared leadership structure and EBT/SNAP incentives administration and outreach.

**Bilingual Outreach and Marketing Materials:** With current materials in place, and a bilingual Market Master, this initiative will be able to be continued and expanded.

**EBT/SNAP Incentives:** As part of the MOU with the Market Association, WRCC is committed to continuing to support low income participation at the market by fundraising for the Double SNAP program, administering EBT at the market, and promoting the EBT and Double SNAP program in the community. This season, WRCC has engaged numerous university volunteers to develop and distribute promotional materials as well as fundraise for incentives. As a result of these efforts, and based on previous years’ growth, the market anticipates an additional 50% increase in SNAP redemption this season.

**ii. Do you have any recommendations for future activities and, if applicable, an outline of next steps or additional research that might advance the project goals?**

There are many new small farmers’ markets sprouting up across Eastern CT and the state, which, while helpful to promote local products, are inefficient and poorly-integrated. These markets need to work together in a more coordinated fashion in order to best serve the interests of the producers whom they support. This means better sharing of resources and materials that are generated, coordinated marketing efforts, and ultimately, consolidation of smaller markets, so that producers aren’t forced to chase their customers around the region.



# Willimantic Farmers' Market

***Use your EBT Card  
HERE and Double  
your 'SNAP'  
Dollars!***



***Use su tarjeta de  
EBT AQUÍ y doble  
sus Dólares 'SNAP'!***



# BUSINESS PLANNING

## Overview

This material is designed to provide useful information to develop and support your farm business, whether you are an established operation or just thinking about getting started. It provides background, supporting materials, and links to additional references for all stages of farm business development, including:

**Section 1: Is Starting a Farm Business Right for You?** This section provides tools to help you decide whether starting a business is right for you, and what sort of operation would best fit your resources and needs.

**Section 2: Establishing Your Farm Business.** This section provides information on preliminary steps to starting your business, business tax and licensing, and various resources to assist you through the business planning process

**Section 3: The Fundamentals of Farm Business Planning.** This section provides you with a basic step-by-step process to write a business plan. This section also includes business links to a business plan template.

**Section 4: Secession Planning.** This section helps you to plan for the long-term future of your farm business.

## Section I: Is the decision to start a farm right for you?

### Background.

1. Thinking about starting a farm business? Click on the link below to take a quiz from Beginning Farmers at [www.BeginningFarmers.org](http://www.BeginningFarmers.org). This quiz will give you an idea if starting a farm business is right for you.

[Take the quiz](#)

Article on insight into one person's decision to become a farmer. [Farm Marketing Solutions: How to Start a Farm](#)

2. Publication on decisions you will need to make when you design your farm. It is from New Entry Sustainable Farming Project: [How to Begin Your Small Farm Dream](#)
3. Issues to consider when getting started in farming from Iowa State [Getting Started in Farming: Part-time or Small Farms](#)

**Characteristics of the Successful Farmer.** Below is a list of characteristics that will help you to run a successful farm business.

1. **Vision.** This is the first thing you need and you cannot proceed without it. A vision is a realistic idea of what your business is going to be. Choose a new business or adopt a new enterprise that you are passionate about. This is not just the product or service, but a complete, integrated system for doing business. You must always have a goal and a plan to get there.
2. **Commitment.** Running your business will take much more of your time than working for someone else, especially at the beginning. You will need to make your business your top priority in order for it to be successful.
3. **Ability to Prioritize.** You will have to be able to set priorities for the best long-term outcome for the business. The choices will not always be clear. You must have the discipline to focus on your business. That means setting goals and sticking with them until they are accomplished or until you make a sound business decision to change them.
4. **Ability to Multi-Task.** The farm owner has to handle operations, financial issues, sales, staff, purchasing, legal issues and more – all at the same time. Interruptions are more common than not and most days do not go as planned. The successful farmer can tolerate interruptions, and is willing to be scheduled by the business, as opposed to trying to schedule the business.
5. **Ability to Partner.** Running a business goes beyond just working with people. You will have highly important relationships with your customers, suppliers, employees, and the government agencies that regulate or tax you. If any of these relationships is adversarial your business will suffer. In many ways you will not be your own boss, but have lots of bosses.
6. **Responsibility.** You will also be responsible for anything the business does. You will be responsible for any reporting requirements. There will be no boss to handle problems; you are the boss.

**Core Values. It is important to determine your core values and what is important to you.**

There are three key core value areas to consider:

1. **Financial stability**  
For example:
  - Provide for family living needs
  - Provide funds for retirement
  - Keep debt to a minimum
2. **Stewardship of the land, air and water**  
For example:
  - Improve soil health
  - Use only sustainable farming practices
3. **Quality of life for you and your community**  
For example:
  - Be a role model
  - Serve as a mentor to other farmers

- Way of life for the family, now and in the future
- Buy local
- Make a difference
- Have products that you are proud to sell

It is very important to determine what is important to you. Take the time to write down your core values. Share your ideas and thoughts with family members and others that will be impacted by your decision to set up a farm business. Please note that your core values may be different from other members of your family. Understanding what motivates all involved is critical to this process. You must reconcile how you will handle as a team a differing vision and differing core values. (Worksheet 1.1 and 1.2 - [Double click on icon to open](#))

**Worksheet 1.1 My Values**

Think about your values and list them in the space below. Consider what it means for you to be "successful" in farming, or try distinguishing between personal, economic, environmental, and community values. If you are having trouble putting values onto paper, try drafting a brief essay. Begin by recalling a critical turning point in your life when you were faced with a serious tradeoff: What values guided you?

**TASK 1**

**Personal Values:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Economic Values:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Environmental Values:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Community Values:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Worksheet 1.2 Common Values**

Use the space below to identify common or shared values among your planning team members. You may want to begin by simply listing the values identified by each team member and then determine what values you share as a team. If you are uncomfortable sharing personal values, focus on the environmental, finance and community values that you share.

**TASK 1**

**Values Identified by Individual Planning Team Members:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Values That We Share as a Planning Team:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Section II: Establishing Your Farm Business.

**Once you have decided that starting a farm business is right for you, then there are many important steps to consider. This section is designed to walk you through the process.**

## **Getting Started: Important steps to consider as you start your business**

### ***Preliminary Steps***

1. Develop a personal needs assessment:
  - How much money do you need to live on each month?
  - How much of this will be drawn from the business?
2. Develop a network. Join member organizations. You can learn a great deal by joining the appropriate commodity organizations or farm groups. Contact the [CT Department of Agriculture](#) to learn what associations might be useful to you. Field meetings, twilight meetings and handbooks are also items that will aid you.
3. As you develop your business plan, go to your town hall and ask if there are any issues with your farm business plan. There are municipal laws that may prescribe what you may or may not do (for example acreage in order to be a farm, farm stand restrictions, retail sales, parking, land use restrictions, etc.).

### ***Legal and Logistical Steps***

4. While you are not required to officially “register” as a farm in Connecticut, you do have to register with the [Department of Revenue Services \(DRS\)](#) if you want to take advantage of various farm beneficial regulations or to sell certain farm products.
5. Obtain a [Farmers Tax Exemption Permit \(Form REG -8\)](#) that enables you to purchase farm business related supplies sales tax free. The primary requirement is that you make yearly gross sales of at least \$2,500. Permits are issued for 2 years and are valid from October 1 until September 30.
6. Obtain a [Sales and Use Tax Permit \(Form REG - 1\)](#) if you make taxable sales and must collect sales tax. You are not required to obtain sales and use tax permit if you raise and sell tobacco, fruit, vegetables, board horses or are involved in dairy farming.
7. Obtain operating licenses and permits:
  - If you are looking to serve food products, you must do so in a licensed kitchen. [Contact](#) the local health department for licenses and regulations.
  - If you are looking to process farm products, there are strict health regulations and licenses required from the [CT Department of Agriculture](#), [CT Dept. of Consumer Protection](#), [CT Dept. of Health](#), and the [United States Dept. of Agriculture](#). (Some local health departments also inspect processing facilities.)
8. If you need a pesticide license to purchase and use restricted chemicals on your farm you will need to contact Pesticide Compliance, [CT Department of Energy and Environmental Protection](#)

Important Resources for new and beginning farmers in Connecticut:

1. UConn Extension: [\*New Farmer Bucket List\*](#), this document provides a listing of resources and organizations
2. UConn Extension: [\*Connecticut Agricultural Business Management Guide\*](#)
3. UConn Extension: [\*New Farms and Farmers\*](#)
4. [\*Building A Sustainable Business\*](#): Handbook Series Book 6 Sustainable Agriculture Network
5. Beginning Farmers: <http://www.beginningfarmers.org/farm-business-planning/>
6. CSA Tool Kit: <http://www.ctfarmrisk.uconn.edu/documents/CSA-Guide.pdf>
7. UConn Extension Specialists Directory: [http://ctfarmrisk.uconn.edu/index\\_125\\_485781935.pdf](http://ctfarmrisk.uconn.edu/index_125_485781935.pdf)

## **Section III. Business Planning**



The outline of your business plan can be unique to your business. However, there are some specific ideas that you should always include. These specifics could make or break your business plan. If you are specific about critical details you can improve your chances of success.

A good business plan has six components.

They are:

- I. Executive Summary
- II. Business Description
- III. Operations
- IV. Marketing Plan
- V. Management
- VI. Financials

## **I. Executive Summary**

1. Brief cohesive overview of your business
2. Mission statement

A mission statement is how you define your business. It merges your set of values and vision into a set of principles that will describe your business. It communicates how and why your farm business exists and how you want your customers and community to view you, your values and your business. Create your own mission statement with the template below. [Create Your Own Business Mission Statement \(Worksheet 3.2– Double click on icon to open\)](#)

**Worksheet 3.2** Creating My Business Mission Statement

Use the questions below to begin sketching a brief mission statement that communicates your values, management philosophy, and future vision. Remember to have each one of your planning team members complete this Worksheet. Then share your statements, discuss your similarities and differences, and draft a final mission statement. Going through this process as a team will generate more ideas and will result in a common mission statement that every one of your planning team members support. Try to limit your response to each of the questions so that, once combined, your mission statement does not exceed five to six sentences. Remember, write in the present tense and keep it positive.

I would like our business to be known for the following in the future:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**TASK 3** The internal and external purpose of my business is to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Our business mission statement will communicate to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Based on your answers above, write internal and external mission statements that communicate your business' purpose and the qualities for which you would like your business to be known:

**Internal mission:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**External mission:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

98 BUILDING A SUSTAINABLE BUSINESS

### 3. Goals

All goals must be S.M.A.R.T.

- **Specific:** Provide a specific and detailed description of the goal that you hope to achieve (who, what, where, when, which and why)
- **Measurable:** State your goal in such a way that there is a way to determine if the goal had been reached. How much? How many? For example, if the goal is to increase the number of customers, list the number that you hope to attain.
- **Attainable:** Identify goals that are most important. Determine ways you can make them become a reality. You develop the attitudes, abilities, skills, and financial capacity to reach them. You begin seeing previously overlooked opportunities to bring yourself closer to the achievement of your goals. Can that goal be achieved?
- **Realistic:** Can that goal be achieved given your skills, time frame, and financial resources? Do your research and ask questions.
- **Timely:** A specific timeframe must be given. Someday or in the future will not work. Be specific as to when you want to achieve a specific goal.

Your goals must be reviewed regularly. You must be able to determine if you are on target to achieve your goals. If you are not on target or have missed attaining a goal, ask why. Not achieving your goals can lead to business failure or a delay in achieving business success. Identify your family business goals and prioritize them with this worksheet. (Worksheet 3.4 and 3.5– **Double click on icon to open**)



Worksheet 2.3 Tangible Working Assets	
Use this worksheet to describe the non-land physical assets used in your current farm operation. Be as specific as you can be about size, capacity and condition.	
ITEM	SIZE CAPACITY CONDITION VALUE
Building/Permanent Structures	_____
	_____
	_____
	_____
	_____
Machinery and Equipment	_____
	_____
	_____
	_____
	_____
Livestock Equipment	_____
	_____
	_____
	_____
	_____
Breeding Livestock	_____
	_____
	_____
	_____
	_____

TASK  
**2**

**3. Location of business**

**4. Legal form:**

You need to select a legal form for your business. You make that choice based on characteristics that differentiate the forms of business based on what is most advantageous for you and your business. Those characteristics include organizational and reporting requirements, ease of formation and transfer, treatment of earnings and taxes, and liability. Factors such as license and other regulatory requirements affect all forms of business equally and are not a factor in choosing a business form. Seek legal help from a qualified attorney when considering your options. Pick the entity that meets your needs. Deciding the form of ownership that best suits your business venture should be given careful consideration. Use your key advisers to assist you in the process.

**a. Sole Proprietorship**

The vast majority of small businesses start out as sole proprietorships. These businesses are owned by one person, usually the individual who has day-to-day responsibilities for running the business. Sole proprietors own all the assets of the business and the profits generated by it. They also assume complete responsibility for any of its liabilities or debts. In the eyes of the law and the public, you are one and the same with the business. The sole proprietorship itself is not taxed by the state or federal government. All income and expense from a sole proprietorship is reported on the owner’s personal tax return, on Schedule F for a farm (schedule C for a nonfarm).

The net income on Schedule F is added to the business owner’s income on his or her tax return, form 1040. The business owner then pays all federal and state income tax at his or her personal tax rates. In addition,

Schedule F net income is subject to self-employment tax (social security). Losses from a sole proprietorship are generally deductible based on certain complex rules.

### **Attributes of a Sole Proprietorship**

- Easiest and least expensive form of ownership to organize and operate.
- Operator is in complete control.
- Operator receives all income generated by the business to keep or reinvest.
- Profits from the business flow directly to the operator's personal tax return.
- The business is easy to dissolve, if desired
- Operator has unlimited liability and is legally responsible for all debts against the business.
- Their business and personal assets are at risk.
- Business terminates at death unless an estate plan is in place.
- Some employee benefits such as owner's medical insurance premiums are not directly deductible from business income (only partially deductible as an adjustment to income).

### **b. Partnerships**

In a partnership, two or more people share ownership of a single business. Like proprietorships, the law does not distinguish between the business and its owners. While not required, the partners should have a legal agreement that sets forth how decisions will be made, profits will be shared, disputes will be resolved, how future partners will be admitted to the partnership, how partners can be bought out, and what steps will be taken to dissolve the partnership when needed. They also must decide upfront how much time and capital each will contribute, etc. The profits from the business flow directly through to the partners' personal tax returns.

#### **Attributes of a partnership**

- Partnerships are relatively easy to establish; however, time should be invested in developing the partnership agreement.
- Partners are jointly and individually liable for the actions of the other partners. The liability is joint and several, meaning that any of the partners could be held responsible for the entire debt of the business if the other partners have insufficient assets to cover their share of the loss.
- Profits must be shared with others.
- Since decisions are shared, disagreements can occur.
- The partnership may have a limited life; it may end upon the withdrawal or death of a partner.
- Income tax consequences can occur upon formation and dissolution of the company. Care should be taken to avoid tax consequences to the extent possible

### **c. Corporations**

A corporation chartered by the state in which it is headquartered is considered by law to be a separate entity and apart from those who own it. A corporation can be taxed, it can be sued, and it can enter into contractual agreements. The owners of a corporation are its shareholders. The shareholders elect a board of directors to oversee the major policies and decisions. The Board appoints officers who handle the day-to-day aspects of operating the business. The corporation has a life of its own and does not dissolve when ownership changes.

#### **Attributes of a corporation**

- Shareholders have limited liability for the corporation's debts or judgments against the corporations.
- Generally, shareholders can only be held accountable for their investment in stock of the company. (Note however, that officers can be held personally liable for their actions, such as the failure to withhold and pay employment taxes)
- Corporations can raise additional funds through the sale of stock.
- A corporation may deduct the cost of benefits it provides to officers and employees.

- Can elect S corporation status if certain requirements are met. This election enables the company to be taxed similar to a partnership.
- Corporations are monitored by federal, state and some local agencies, and as a result may have more paperwork to comply with regulations.
- Incorporating may result in higher overall taxes. Dividends paid to shareholders are not deductible from business income; thus it can be taxed twice.

#### **d. Limited Liability Companies (LLC)**

The LLC is a hybrid business structure combining elements from corporations and partnerships. It is designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership. For these reasons, the LLC structure is a popular choice for many small business owners across the country. The biggest advantage of the LLC structure is the ability to have limited personal liability for business debts while also having the benefit of pass through taxation. In the LLC structure, business earnings are passed on to the partners as income. Therefore, pass through taxation means that the partnership is not directly taxed on earnings, but rather the partners are taxed based on their income received from the business earnings. These taxes are typically much lower than taxes on business earnings.

**When choosing a legal form to operate, seek professional guidance on the optimum way to set up your business to assure you operate within the rules and regulations required.**

5. Business history (if any): Document the history of any businesses that you have operated. This would include a description of the business, time frame and financial information.

### **III. Operations**

The operations section of your business plan describes how your business will run smoothly. It focuses on what you will produce, how you will produce it and how much you will produce. Within this section, you should expand upon what products and services you will be offering, possible customer service opportunities, inventory management, licenses, permits and regulations needed, possible patents and trademarks and environmental issues that could be encountered. Complete Worksheet 4.11 concerning regulations and policies (**Double click on icon to open**). This section will also review risk management tools that will be utilized to manage risk such as crop insurance, other forms of insurance and enforcement of food and work safety standards. Providing an implementation timeline (Worksheet 5.2 - **Double click on icon to open**) will help keep your tasks on track and make your business efficient. Often an overview is only required for this section, as operations typically involve actually doing the work required for your business.



**Worksheet 4.1 Customer Segmentation**

Complete this Worksheet for each major product you plan to produce. Develop a profile of the customer(s) you intend to target by market segment. Note the geographic, demographic, and psychographic characteristics of each segment. Be sure to describe your customers' needs and preferences and what they value. Use additional sheets of paper if this product has more than three major market segments.

**Product:** \_\_\_\_\_

**Customer Segment: 1**                      **2**                      **3**

	1	2	3
<b>Geographic</b>	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Demographic</b>	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Psychographic</b>	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
<b>Needs/Preferences</b>	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

- Sales potential (Worksheet 4.2- Double click on icon to open)

**Worksheet 4.2 Potential Sales Volume**

Complete this Worksheet for each major product you plan to produce. Use your information about average product consumption, geographic location, and customer preferences to develop simple sales projections for each segment of your market. Be sure to specify the timeframe (month, season, year) for each projection. You may want to calculate your potential sales volume for best and worst case scenarios—adjusting the estimated sales volume per customer and the potential number of customers as market conditions may change. If you decide to look at more than three customer segments, more than one sales season, or best and worst case sales projections, use additional paper or Worksheets to calculate and record your business' potential sales volume. Finally, describe any assumptions upon which your sales estimates are based. Be sure to list data sources (such as surveys, market reports, sourcebooks, etc.).

**Product:** \_\_\_\_\_

**Time Frame:** \_\_\_\_\_

**Customer Segment: 1**                      **2**                      **3**

	1	2	3
<b>Potential number of customers:</b> (a)	_____	_____	_____
<b>Estimated volume per customer:</b> (b)	_____	_____	_____
<b>Potential sales volume (a x b) =</b>	_____	_____	_____

**Market Assumptions/Research Results**  
Describe your marketing assumptions and research. Include information about general industry conditions, competition, and future market potential for your product.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- Promotion (Worksheet 4.7- [Double click on icon to open](#))

**Worksheet 4.7 Promotion**

Complete this Worksheet for each major product you plan to produce. Choose an advertising approach (product, image, total) for each customer segment. Then use your information about customer needs and preferences (Worksheet 4.1) to develop a promotional message for this product. Next, think about what advertising tools and delivery methods you can use to communicate your message. Describe how often you intend to promote your product and communicate with customers (timing and frequency). It may be helpful to use a calendar or blank sheet of paper to map out an advertising plan that corresponds with slow demand periods or peak product availability. Finally, summarize your promotion strategy for this product.

Product: \_\_\_\_\_

Customer Segment:	1	2	3
Approach (product, image, total):	_____	_____	_____
Message:	_____	_____	_____
Tools:	_____	_____	_____
Delivery:	_____	_____	_____
Timing/frequency:	_____	_____	_____
Promotion strategy:	_____		

TASK 4

BUILDING A SUSTAINABLE BUSINESS 193

## Industry Description

The industry description gives an overview and outlook of the industry you would be potentially entering. You would want to include its current size, historic growth rates, trends and characteristics and its interaction with the local community, namely businesses, governments and consumers. Researching information about your industry is important so that you can gain an understanding about the potential positives and negatives of your business.

## Target Market

Another important part of your business is identifying the people who will buy your products or use your services. It is simply the market or group of people that you want to target as potential customers. In the early stages of your business, it is important to make your target market a manageable size. Do not try to be everything to everybody, which could be the downfall of your business. Start out small and increase your target market as your business expands.

Part of the process of establishing a target market is gathering information from potential customers. Understanding some distinguishing characteristics of your customers can be helpful. You should discover the needs of your customers, the demographics of the target group, possible seasonal and cyclical trends in purchasing, and the size of your potential target market. Elaborating on how you will gain consumer trust and how you will reach your customers is also important. Advertising strategies might be needed for certain agricultural businesses.

## Competitive Analysis

Competitive analysis is when you identify your potential competition as well as determine their share of the market segment. You should also identify their strengths and weaknesses. When doing your research determine the competition's target market and establish whether your business will be fighting for their customers. Two other areas that should be included in your competitive analysis are possible barriers to entry and potential regulatory



## V. Management

Your business management strategy is arguably just as important as the need you will be fulfilling by providing your product or service. Without efficient management, the ability to produce a product or provide a service becomes considerably harder. In this section, you will want to outline your business structure. Simply describe what jobs need to be performed and who will perform them. If your business includes more than one owner, then you must include your partner's background as well as how you plan on splitting the managing tasks. As your business grows or if your business is big enough, an organizational chart with a description of the production and management responsibilities should also be included in this section.

- Provide business organization information
- Identify products and services
- Develop organizational chart
- Provide job descriptions for all positions, including employee management systems regarding recruitment, salary structure, vacations, etc.
- Advisors hired or identified

Assessing Worker Abilities and Needs and Likely Changes in Our Human Resources Situation (Worksheet 2.9 and 2.10 - [Double click on icon to open](#))

**Worksheet 2.9 Assessing Worker Abilities and Needs**

Use this worksheet to describe the experience, skills and goals of each member of your workforce. Then estimate your average cost for this person and consider where this person ideally fits into your operation.

**Name and Current Position:**

**1. What is the person's background-experience and education?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**2. What particular abilities does this person have?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3. What are this person's strengths and weaknesses?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**4. What are the person's interests? What motivates them?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**5. What are the person's own personal goals in life?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**6. What are we currently paying this person (\$/hour)?**

\_\_\_\_\_

**7. Conclusion: Where might this person best fit in meeting our human resource needs?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**76** BUILDING A SUSTAINABLE BUSINESS



## **Accounting Methods**

### **Cash Method**

Most small agricultural businesses can operate for tax purposes on a cash basis. Income is reported when received and expenses are deductible when paid.

### **Accrual Method**

The accrual method of accounting is an alternative to the cash method of accounting. With the accrual method, you record income and expense activities when they occur, not when money is received or spent. The accrual method of accounting lends itself to more useful farm management analysis because revenue and expenses are recorded in the same time period. To employ the accrual method, resources must be inventoried regularly with adjustments made for changes in accounts payable, accounts receivable along with inventories and pre-paid expenses. If you prepare a balance sheet at the end of each year, then you can create an accrual income statement each year as well. A cash income statement becomes an accrual income statement after adjustments are made based on the beginning and ending balance sheets.

### **Creating and Maintaining an Accounting System**

An accounting system is simply a term for farm records. But if users think of an accounting system, they are more apt to think about the total data needed to create the necessary reports and analyze them to determine what is happening in the business. While this could be quite complex, users should think about four types of data needed for the farm business accounting system:

1. Daily cash farm receipts and expenses, including loans and payments.
2. Capital purchases and sales.
3. Depreciation records.
4. Annual inventory at end of the business year.

In a farm business some basic reports are needed. The key ones are:

- Transaction Journal (all cash flowing into and out of the business) and general ledger
- Depreciation schedule (for all depreciable assets)
- Employee reports: Paychecks, withholdings, payments of employment tax, W-2, I-9, new hire reports, workers compensation and other reports
- Balance Sheet
- Income Statement
- Cash Flow Statement
- Production/Inventory log
- Pest Management log
- Processing log

The following backup information should also be maintained:

- For receipts:
  1. Cash register tapes
  2. Bank deposit slips
  3. Receipt books
  4. Invoices
  5. Credit charge slips
  6. Forms 1099-misc.

- For expenses:
  1. Canceled checks
  2. Cash register tapes
  3. Account statements
  4. Credit card sales slips
  5. Invoices
  6. Petty cash slips

### **Framework for Financial Analysis**

To report how the farm business is doing requires at least three financial statements: the Balance Sheet, the Income Statement, and Cash Flow Statement. All statements should relate to the same time period, the business year.

### **Income Statement**

The income statement shows what the business earned during the business year. This can be on a cash basis or on an accrual basis. An accrual income statement will reflect what the farm actually earned during the year taking into account accrual adjustments. To develop one you must have detailed balance sheets from the beginning and end of each year.

### **Balance Sheet**

The balance sheet shows what you own and its value and what you owe as of a point in time. The difference is net worth at the end of the business year. The balance sheet is helpful in acquiring funds, measuring financial progress, considering risk and valuing ownership. The balance sheet must be based upon an inventory taken at the end of the business year. Counting assets is relatively easy. Valuing assets, however, is more difficult. Assets are generally valued at their fair market value (FMV) which is generally the net market price for which they could be sold. They could be valued at their original cost minus depreciation (book value). Generally, most assets on a business financial statement for lending purposes are valued at FMV. However you decide to value a resource, you should be consistent from year to year. Liabilities are easier than assets to value. A listing of debts to banks and other creditors usually is sufficient. The only difficulty is adjusting for accrued interest. For example, if your annual land payment is due in August and you take inventory of your resources on December 31, then an adjustment must be made concerning the amount of interest that has accrued since the last payment.

### **Cash Flow Statement (historical and projected)**

Many start-up businesses generally have expenses right away but income does not start for some time. A projected cash flow statement simply lists all sources of cash and all uses of cash over a period of time. Remember, an income statement lists only business income less business expenses. This period of time could be completed weekly, monthly or annually. The point is that the business cannot run out of money or it is out of business. Remember, a cash flow statement takes into account money borrowed, principle payments and any other sources and uses of cash. An historical cash flow statement lists cash flow over a period of time in the past. The balance sheet, income statement, and cash flow statement are important financial documents. Some businesses may require other financial documents. For example, budgets, a tool that can used to analyze the business using historical and/or projected financial information, can be very helpful.

This website provides excellent fillable\_excel spreadsheets to complete your income, cash flow and balance sheet statements: The Carrot Project:

[http://www.thecarrotproject.org/farmer\\_resources/business\\_and\\_financial\\_planning](http://www.thecarrotproject.org/farmer_resources/business_and_financial_planning)

Annual Operating Expenses for the Whole Farm (Worksheet 4.30 and 4.31 - **Double click on icon to open**)

**Worksheet 4.30 Annual Operating Expenses for the Whole Farm**

Using your current tax records (if applicable), estimate total variable and fixed expenses for your base plan—for your business as is. Then, list annual operating expenses for each major whole-farm strategy alternative that you are considering. Be sure to calculate and include (1) annual ownership costs of machinery, equipment, and buildings (depreciation, interest, repairs, taxes and insurance); and (2) start-up costs as either one-time cash expenses or as part of annual debt or lease payments (it depends on how you decide to finance these costs). Try to break all of your annual whole farm expenses up into variable- and fixed-expense categories.

	Base Plan	Alternative One	Alternative Two
<b>Direct Expenses</b>			
Marketing	_____	_____	_____
Seed	_____	_____	_____
Fertilizer	_____	_____	_____
Chemicals	_____	_____	_____
Crop insurance	_____	_____	_____
Other direct crop expenses	_____	_____	_____
Feeder livestock purchases	_____	_____	_____
Feed and forages	_____	_____	_____
Breeding fees	_____	_____	_____
Veterinary	_____	_____	_____
Livestock supplies	_____	_____	_____
Other direct livestock expenses	_____	_____	_____
Custom hire	_____	_____	_____
Fuel and oil	_____	_____	_____
Repairs and maintenance	_____	_____	_____
Storage	_____	_____	_____
Processing	_____	_____	_____
Dues and professional fees	_____	_____	_____
Interest on operating loan	_____	_____	_____
Sales taxes	_____	_____	_____
Other operating expenses	_____	_____	_____
Total variable costs	_____	_____	_____
<b>Overhead Expenses</b>			
Utilities	_____	_____	_____
Rent	_____	_____	_____
Hired labor	_____	_____	_____
Depreciation	_____	_____	_____
Farm insurance	_____	_____	_____
Repairs and maintenance	_____	_____	_____
Taxes	_____	_____	_____
Interest on intermediate debt	_____	_____	_____
Interest on long-term debt	_____	_____	_____
Other fixed costs	_____	_____	_____
Total fixed costs	_____	_____	_____

TASK  
4

Worksheet 2.11 Estimating Family Living Expenses and Income Needs	
Use this worksheet as a guide for estimating your annual family living expenses and necessary income contribution from the farm business.	
<b>Family Living Expenses (\$/year)</b>	
Food and meals	.....
Medical care and health insurance	.....
Cash donations	.....
Household supplies	.....
Clothing	.....
Personal care	.....
Child / dependent care	.....
Gifts	.....
Education	.....
Recreation	.....
Utilities (household share)	.....
Nonfarm vehicle operating expense	.....
Household real estate taxes	.....
Dwelling rent	.....
Household repairs	.....
Nonfarm interest	.....
Life insurance payments	.....
Other	.....
<b>Total cash family living expense</b>	.....
Family living from the farm	.....
<b>Total family living expenses (a)</b>	.....
<b>Other Nonfarm Expenditures</b>	
Income taxes	.....
Furnishings & appliances	.....
Nonfarm vehicle purchases	.....
Nonfarm real estate purchases	.....
Other nonfarm capital purchases	.....
Nonfarm savings & investments	.....
<b>Total other nonfarm expenditures (b)</b>	.....
<b>Total cash family living investment &amp; nonfarm capital purchases (c) = (a + b)</b>	.....
<b>Nonfarm income (d)</b>	.....
<b>Necessary contribution from farm business (net farm income) (c) - (d)</b>	.....

TASK 2

Prioritizing Goals (Worksheet 3.5- Double click on icon to open)

Worksheet 3.5 Prioritizing Goals	
Use the questions below to prioritize goals for your family and business. Remember high priority goals need not receive all of your attention and resources; priorities are not permanent. Simply use this worksheet as a starting point for family discussions and planning in the chapters to come.	
<b>(A) Which goals are most important for family well-being and for business success?</b>	
.....	
.....	
.....	
<b>(B) Which short-term goals, if attained, would help you achieve long-term goals?</b>	
.....	
.....	
.....	
<b>(C) Which short-term goals conflict with or impede your long-term goals?</b>	
.....	
.....	
.....	
<b>(D) Which goals are so important that they should be attained even if it prevents you from reaching other goals?</b>	
.....	
.....	
.....	
<b>(E) List your top five goals by priority.</b>	
1.	.....
2.	.....
3.	.....
4.	.....
5.	.....

TASK 3

Business Planning Tools

1. For the writing of your business plan, one suggestion would be to utilize an online program at the University of Minnesota at [www.agplan.umn.edu](http://www.agplan.umn.edu). This is an agriculture based program that has many excellent features that is free to use.
2. Assessing your farm business plan  
<https://extension.umd.edu/sites/default/files/docs/programs/MREDC/Docs/BPATFinal.pdf>
3. Useful workbook from the University of Maryland  
<https://extension.umd.edu/sites/default/files/docs/programs/MREDC/Docs/FarmBusinessPlanning2014WEB.pdf>

## **Insurance Options to Consider**

Farms encounter and create risks every day simply by operating their businesses. If you are currently in business or deciding to start a farm business, insurance should be part of your risk management strategy. Farm businesses can take action to avoid, reduce, accept or transfer the risk to a third party such as an insurance company. All businesses generally elect to transfer some of the risk to an insurance company but keep in mind the greater the risk, the higher the cost of the insurance. Buying business insurance is among the best ways to prepare for the unexpected.

When looking at insurance options, consider the following questions:

- Could my farm continue if a disaster hit my farm such as a fire?
- Could my farm withstand a liability claim?
- Could my farm continue if my crops failed?
- Could my farm continue if a key person in the business died or became disabled?
- If an employee is hurt on the farm, do I have proper worker's compensation insurance?
- Have I considered newer risk management concerns such as the risk of someone hacking into my farm's social media presence and is there insurance to provide protection?

Always be sure to talk with a qualified licensed insurance agent about your insurance needs. You should also talk with your attorney about your risk concerns to review options. Make sure that your agent always knows what you are doing and if you are making any changes in your operation. Seek out insurance agents with experience assisting farmers. Consider asking your colleagues for a referral to an insurance agent they know and trust. It is wise to compare and shop based on price, service, and coverage provided by the policy but keep in mind that the cheapest may not be the best when you file a claim. Remember, the last thing you want to hear your insurance adjuster say is "That is not covered" when you file a claim.

Also note that not all insurance agents sell all the kinds of insurance you may need. Your insurance agent(s) can advise you on the types and proper levels of insurance you need to insure your particular business as long as they have all of the facts. There are a variety of insurance options available to your business. Do not assume that your homeowner's policy will cover any aspect of your farm activity. It is critical to understand the insurance options you have and then to decide on what options you need to purchase. Some of the more popular types of insurances are listed below but keep in mind that this list is not a complete list of all your insurance options.

## **Business Liability Insurance**

A farmer is liable if their action or inaction results in personal injury to another person or another's property. Someone who owns real estate and personal property and/or who conducts business activities assumes responsibility for any liabilities that occur as a result of any use of this property or activity. Many businesses buy general liability or umbrella liability insurance to cover claims of negligence. These help protect against payments as the result of bodily injury or property damage. Liability is usually the highest potential monetary risk for business dealing directly with the public. Consider proper coverage. Regarding product liability, if you are selling food products or raw food from the farm, you will need to have product liability coverage.

Make sure your agent knows and understands:

- What you are selling
- What you are doing.

### **Property Insurance**

Property insurance covers losses due to fire and other perils such as windstorms, theft, and water damage. Perils covered or exclusions may differ between policies and carriers. It is important that you decide what to insure and for how much. Ask yourself what would you have to replace if your farm or business was destroyed?

### **Health Insurance**

Growers who buy individual coverage without the advantage of a large group, health insurance is one of the largest costs. Health insurance coverage is needed for accidents or injuries that occur on the farm as well as illness. In some situations, the spouse of the owner may work off the farm to not only supplement income but also to get health insurance paid or partially paid by the employed spouse's company.

### **Worker's Compensation Insurance**

Connecticut requires employers to obtain Worker's compensation insurance. All employees, whether part-time or full-time, are covered under the Worker's Compensation Act from the first day of their employment. This type of insurance provides wage replacement benefits and medical treatment for employees who have been injured or who have become ill due to a work-related injury or illness. The amount of insurance employers must carry, rate of payment and the employees that must be covered should be discussed with your insurance agent. If you have interns, students or volunteers working on the farm, make sure to discuss employer obligations with your insurance agent.

### **Disability Insurance**

Disability insurance is designed to cover you and/or your employees. It provides income to you or your employee if you or they cannot work due to a covered event, including illness or injury. This insurance, if purchased, would be in addition to workers compensation and is not mandatory.

### **Business Life Insurance**

Family businesses often use life insurance as part of their continuation, estate and/or succession plan. It is in addition to a written business continuation plan that outlines how the business will maintain operations if a key person dies, has a disability, or retires from the business. Be aware that lenders or investors may require you to reduce the loss of investment in the event of the death of a manager or employee whose contribution to the success of the business is essential. In order to understand your need for this type of insurance and to select an adequate

plan, you need to consider term vs. permanent life insurance in addition to why you need the insurance, for how long and what you can afford. Some other important questions include the following:

- What are you trying to accomplish with life insurance?
- Could the same thing be accomplished by other means?

Will my family be burdened financially by my death?

## **Crop Insurance**

The USDA Risk Management Agency (RMA) offers a federally subsidized crop insurance program through private insurance companies. Crop insurance covers disasters such as drought, hail, frost, excessive moisture, fire, insect damage, disease and weeds if recognized organic farming practices fail to provide an effective control method that may result in losses. Crops covered in Connecticut include but not limited to apples, peaches and fresh market sweet corn. If you have a crop that is not listed as insurable, you may still be eligible through a written agreement. Revenue insurance plans are also available. Whole Farm Revenue Protection insures the revenue of the entire farm rather than an individual crop by guaranteeing a percentage of the average gross farm revenue.

The Non-insured crop Assistance Program (NAP) is available for crops for which crop insurance is not available. Producer eligibility and record keeping requirements must be met for these risk management protection programs to be available. Contact a crop insurance agent for specific policy information and guidelines. Contact the FSA office for your county to get details for NAP. Also, please visit [www.ctfarmrisk.uconn.edu](http://www.ctfarmrisk.uconn.edu) for crop insurance information as well as other risk management topics

## **Employees**

Generally, employees are defined either under common law or under statutes for certain situations. Under the FLSA, generally a worker who performs services for you is your employee if you have the right to control what will be done and how it will be done. This is so even when you give the employee freedom of action. What matters is that you have the right to control the details of how the services are performed. See Pub. 15-A for more information on how to determine whether an individual providing services is an independent contractor or employee.

Once you have determined that you have one or more employees, there are many federal and state rules and regulations that you must follow in order to properly handle payroll. There are a number of special agricultural employer rules and agricultural employers must comply with an array of rules and regulations. Keep in mind also that it is possible for a farmer to have both agricultural employees and non-agricultural employees.

Concerning classifying an employee as agricultural, the term “farm” includes stock, dairy, poultry, fruit, fur-bearing animals, and truck farms, as well as plantations, ranches nurseries, ranges, greenhouses or other similar structures used primarily for the raising of agricultural or horticultural commodities, and orchards. Farm work doesn’t include reselling activities that don’t involve any substantial activity of raising of agricultural or horticultural commodities, such as a retail store or a greenhouse used primarily for display or storage.

Make sure to review your payroll filing requirements with your tax accountant.

## **Basic Payroll Requirements**

1. Apply for a Federal Employer Identification Number (EIN) with the Internal Revenue Service. You may already have an EIN number if a partnership, LLC or corporation. Check with your Accountant. Register with the Connecticut Department of Revenue Services using REG -1 for the withholding of taxes from employees. If already registered with DRS for other taxes, file again using REG -1 for withholding as an additional tax.
2. You must verify that each new employee is legally eligible to work in the United States. Give each new employee an I-9 to complete. These forms are maintained in your files. Within three days of hire, employers must complete Form I-9, employment eligibility verification. Make sure you are using the most current Form I-9, as the form is updated every few years. Employers do not need to submit the I-9 form with the federal government but are required to keep them on file for three years after the date of hire or one year after the date of the employee's termination, whichever is later.
3. Register with Connecticut's New Hire Reporting Program  
Employers are required to report newly hired and re-hired employees to a state directory within 20 days of their hire or rehire date. Reporting is available online: <http://www1.ctdol.state.ct.us/newhires/>
4. Give each employee Form W-4 and CT-W-4 to fill out. These forms tell you as the employer how much to withhold for federal and state income tax. Other forms may be needed to document such items as other deductions from wages, etc.
5. Determine if you are subject to unemployment tax. Special rules apply for agricultural employers. Unemployment tax is not withheld from the employee but paid in full by the employer. The Connecticut Department of Labor requires all businesses employing workers to obtain a state unemployment tax number and to register with the Department's Employment Security Division. Employers should also get a copy of the Employer's Guide to Unemployment Compensation. Employers must pay Connecticut Unemployment Tax in accordance with that guide.
6. Set up a payroll system to calculate paychecks and withhold proper amounts for social security tax, federal income tax and state income tax as well as other deductions as allowed.
7. Get worker's compensation insurance when necessary. Talk to your insurance agent about the requirements given your situation.
8. Adopt workplace safety measures when necessary and post required notices.
9. Record Keeping requirements
  - Personal information, including employee's name, home address, occupations, gender, and birth date if under 19 years of age
  - Hour and day when workweek begins
  - Total hours worked each workday and each workweek
  - Total daily or weekly straight-time earnings
  - Regular hourly pay rate for any week when overtime is worked
  - Total overtime pay for the workweek
  - Deductions from or additions to wages
  - Total wages paid each pay period
  - Date of payment and pay period covered

Records required for exempt employees differ from those for nonexempt workers. Special information is required for homeworkers, for employees working under uncommon pay arrangements, for employees to

whom lodging or other facilities are furnished, and for employees receiving remedial education. Always make sure that you are following all the rules that pertain to your particular situation.

10. If you have any employee benefits such as health insurance or a retirement plan establish sign up procedures.
11. Consider compiling an employee handbook.
12. File all required forms with the IRS and DRS and pay all taxes when due. You are required to give each employee a W-2 annually. Post all materials as required by the Department of Labor.

#### Useful Publications

- [IRS Publication 225 – Farmers Tax Guide](#)
- [IRS Publication 51 – Circular A – Agricultural Employer’s Tax Guide](#)
- [IRS Publication – Circular E – Employers Tax Guide](#)
- [IRS Publication 17 – Your Federal Income Tax](#)
- [IRS Publication 583 – Starting a Business and Keeping Records](#)
- [Circular CT - Connecticut Employer’s Tax Guide](#)
- [Handy Reference Guide to the Fair Labor Standards Act](#)
- [Agricultural Employers Under the Fair Labor Standards Act \(FLSA\)](#)

## **Section IV. Succession Planning**

Transferring the farm business to the next generation generally takes place over a number of years. The entering generation needs to establish a firm financial footing as well as learning to manage the business. The retiring generation has to be willing to turn over control of the business and trust that the successor will do well. The transition process must be well thought out and implemented prudently, given the potential financial consequences to all involved. The following information will help you with this process.

Understanding Farm Business Transfers

<https://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-10.pdf>

Overview of succession planning for farmers

<http://alfalfa.ucdavis.edu/+symposium/proceedings/2006/06-285.pdf>

<http://www.beginningfarmers.org/farm-succession/>

Succession Planning Tool: An excellent free online tool that guides farmers through the process of developing a written business transfer/succession plan is listed below:

<http://www.extension.umn.edu/agriculture/business/farm-transfer-estate-planning/>

**Note:** All worksheets on this document are from the Minnesota Institute for Sustainable Agriculture "*Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses*".

# THE WILLIMANTIC FARMERS MARKET



WE ACCEPT WIC/SENIOR FMNP CHECKS AND SNAP BENEFITS

## Double Your SNAP Dollars

Spend \$10, Get \$10 Free for fresh fruits and vegetables

### SATURDAYS 8AM - 12PM

Last weekend in May Through October



Jillson Square Park

645 Main Street Willimantic, CT

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

# MERCADO DEL AGRICULTOR DE WILLIMANTIC



ACEPTAMOS WIC / SENIOR FMNP CHEQUES Y SNAP BENEFITS!

**Doble su dolares de SNAP**  
Gasta \$10, recibe \$10 gratis por frutas y verduras frescas

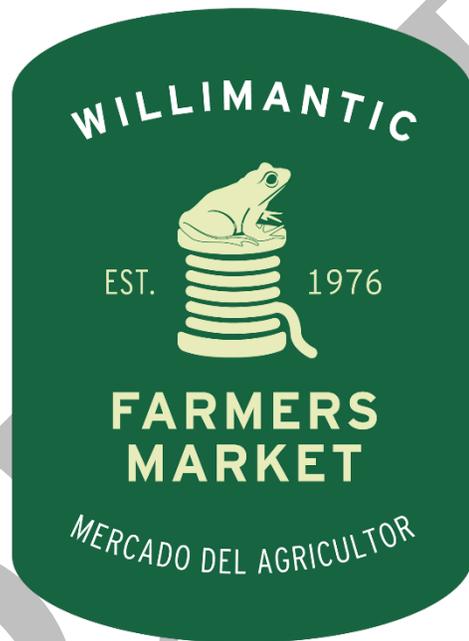
**DESDE 8 HASTA MEDIODÍA**

Los Sábados desde la última finde semana de Mayo hasta Octubre



en Jillson Square  
645 Main Street Willimantic, CT  
[www.willimanticfarmersmarket.org](http://www.willimanticfarmersmarket.org)

# Willimantic Farmers' Market Guidebook



# Table of Contents

<b>ABOUT THIS MANUAL</b> .....	<b>5</b>
<b>History of the Willimantic Farmers' Market</b> .....	<b>6</b>
<b>Market Partnerships</b> .....	<b>8</b>
<b>Memorandum of Understanding</b> .....	<b>10</b>
<b>Market Positions and Roles</b> .....	<b>2</b>
<b>Market Bylaws</b> .....	<b>5</b>
<b>Contacts</b> .....	<b>6</b>
<b>Account Login Information</b> .....	<b>9</b>
<b>Market Season Check Lists</b> .....	<b>10</b>
<b>Pre-Season Check list:</b> .....	<b>10</b>
<b>Setup Checklist</b> .....	<b>11</b>
<b>Closing Checklist</b> .....	<b>11</b>
<b>Supplies Checklist</b> .....	<b>11</b>
<b>Cooking Demonstration Check List</b> .....	<b>12</b>
<b>Preseason Market Operations</b> .....	<b>13</b>
<b>Check list:</b> .....	<b>13</b>
<b>Forms and Permits</b> .....	<b>13</b>
<b>EBT Services through Farmers' Market Coalition</b> .....	<b>15</b>
<b>Insurance for Jillson Square</b> .....	<b>16</b>
<b>Portable Toilet</b> .....	<b>17</b>
<b>Vendors</b> .....	<b>18</b>
<b>Vendor Applications</b> .....	<b>18</b>
<b>Vendor Agreement</b> .....	<b>18</b>
<b>Vendor Fees</b> .....	<b>18</b>
Types of Vendor .....	<b>18</b>
<b>Insurance</b> .....	<b>19</b>
<b>Individual Sales Permit</b> .....	<b>19</b>
<b>Market Vendor layout</b> .....	<b>19</b>
<b>Market Promotion</b> .....	<b>21</b>
<b>Logos and Branding</b> .....	<b>21</b>
<b>PRINT MEDIA</b> .....	<b>21</b>
Press releases.....	<b>21</b>
Newspaper ads.....	<b>21</b>
Flyers and posters.....	<b>22</b>
<b>DIGITAL MEDIA</b> .....	<b>23</b>
Radio and Television .....	<b>23</b>
Farmers' Market Email Account.....	<b>24</b>
Website .....	<b>24</b>
E-Newsletter .....	<b>27</b>
E-Newsletter Platform: Mail chimp.....	<b>27</b>
Social media .....	<b>31</b>
Facebook.....	<b>31</b>
Instagram .....	<b>35</b>

<b>COMMUNITY OUTREACH</b> .....	<b>36</b>
Tabling.....	36
<b>Promotional Materials</b> .....	<b>37</b>
Signs.....	37
Banners.....	37
Magnets.....	38
Bumper stickers.....	38
<b>Graphic Design</b> .....	<b>39</b>
<b>Market Operations</b> .....	<b>40</b>
<b>Pre-market activities</b> .....	<b>40</b>
<b>Market Day</b> .....	<b>40</b>
<b>Weather and Safety</b> .....	<b>41</b>
<b>Parking</b> .....	<b>41</b>
Vendor Parking.....	41
Customer Parking.....	41
<b>Payment Methods</b> .....	<b>42</b>
SNAP.....	42
WIC Farmers’ Market Nutrition Program Vouchers.....	43
Senior Farmers’ Market Nutrition Program Vouchers.....	44
Produce Rx Program.....	44
<b>Supplemental Nutrition Assistance Program (SNAP) and EBT</b> .....	<b>45</b>
<b>Background</b> .....	<b>45</b>
<b>FNS authorization</b> .....	<b>45</b>
<b>Dharma Merchant Services</b> .....	<b>45</b>
<b>Tokens</b> .....	<b>46</b>
Black Tokens.....	46
Green Tokens.....	46
Stocking cash box at beginning of month.....	47
<b>Processing a transaction</b> .....	<b>47</b>
<b>Transaction fees</b> .....	<b>48</b>
<b>Terminal Problems</b> .....	<b>48</b>
<b>Surveys</b> .....	<b>49</b>
<b>Tracking, Processing and Vendor Reimbursement</b> .....	<b>49</b>
To Log EBT transactions and spent tokens.....	49
EBT Tracking sheet.....	50
<b>FM Tracks</b> .....	<b>51</b>
<b>Fundraising</b> .....	<b>52</b>
<b>General fundraising</b> .....	<b>52</b>
<b>Donations</b> .....	<b>53</b>
<b>Sponsorships</b> .....	<b>53</b>
<b>Cooking Demonstrations</b> .....	<b>54</b>
<b>Special Events</b> .....	<b>58</b>
<b>40th Anniversary Celebration</b> .....	<b>58</b>
<b>Downtown Country Fair</b> .....	<b>59</b>
<b>Walktober</b> .....	<b>59</b>
<b>Season Timelines</b> .....	<b>60</b>
<b>Full Year timeline and Important Dates</b> .....	<b>60</b>
<b>Timeline of weekly activities for the market</b> .....	<b>61</b>

DRAFT

## ABOUT THIS MANUAL

### Purpose

The purpose of this manual is to guide individuals on the inner workings of the Willimantic Farmers Market. The goal is that this manual will enable individuals to pick up portions of the responsibilities and activities necessary to maintain the market. The Manual can be used in its entirety, which may be daunting, but is also designed to be broken into self-sustaining pieces.

### How to Use

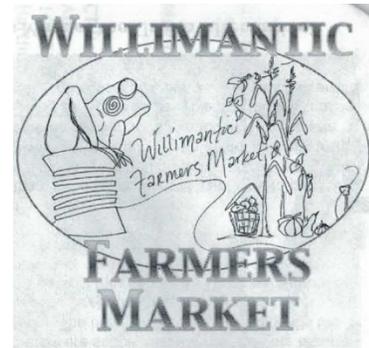
The manual is broken into individual sections that can be used without needing to know the content of the entire manual. Some sections do refer to others for greater detail as needed to avoid being redundant. In sections that do reference others, for convenience if utilizing the document electronically, the referenced sections in the Google Drive folder have been linked, the folder is set that anyone with the link will be able to access those documents. This folder will be in the Willimantic Farmers' Market Email address – [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com). As such it can be accessed by any individual who logs into this account and can also be shared with individuals who wish to view it from their personal account.

In many cases forms, may also be linked to a section of the document, if a form is linked it will direct you to the website of the agency who requires the form, in hopes that this will be the most up to date version of the form. An example of a past version of the form will also be found in this section if it is possible.

Advertising examples will also be present in the Google Drive folder and located within the manual depending on the file format. Radio and Press Release templates are found within the document, as well as separate documents in the Google Drive. These documents will have text highlighted in a different color to indicate that these areas may need to be updated prior to submitting. Newspaper ad examples are in PowerPoint format, and will serve as a guide to what has been done previously but will likely require updating.

## History of the Willimantic Farmers' Market

The story of the Willimantic Farmers' Market parallels the history of agriculture in Connecticut. The Willimantic Farmers' Market is the oldest in the state of Connecticut. It officially opened in 1976 on a budget of \$1,500 in a Pop-up Tent on a Town-owned parcel of land under the auspices of a Community profit agency, the Windham Regional Community Council, with sponsorship of the Town of Windham and the Windham Chamber of Commerce. Staffing consisted of a dedicated Food and Nutrition Coordinator and a team of VISTA Volunteers afforded to the Project by the University of Connecticut's Agricultural



the  
non-  
co-



Department. The Market opened with some fifteen vendors selling produce, baked goods and craft items. All vendors had been vetted by farm and site visits to certify that all items sold were originally produced by the respective vendors, that their farm or place of business was local, and that they were in compliance with all applicable regulations of the State and local Department of Public Health, the State's Department of Agriculture, and other regulatory bodies. Federal Food Stamp certification was also obtained.

The Willimantic Farmer's Market Association was formed at this same time to be the Cooperative that would run the Market, establishing rules, fees and operating principles and procedures. To this day, the Willimantic Farmers' Market Association still operates the Market.

In 1978, with \$20,000 in funding provided by the Willimantic Community Development Agency, a Pavilion was built on a dedicated Town-owned parcel of land to house the Market. The market was housed at this location through the end of the 2015 Market season.

In 2016 the market moved from underneath this pavilion to open space on Square, just across the street. The move came result of the market expanding in size of the of vendors participating at the market. The has allowed for more vendors with diverse to participate in the market as well as having



Jillson  
as a  
number  
move  
products

increased foot traffic through the market and greater participation from the community.

In August of 2016 the market celebrated its 40<sup>th</sup> anniversary with a Farm to Table BBQ in the square. The event was not only a celebration but also a fundraiser to continue to improve this market, the longest continuous running farmers' market in Connecticut!



The Willimantic Farmers' Market prides itself on serving its community. The Willimantic community has a large demographic of Spanish speaking individuals as well as a significant low income population. This market serves many people as a grocery market, where individuals come to purchase their food for the week. The market continues to support SNAP transactions with a SNAP Double Dollar program, that provides a match to EBT users for each dollar spent up to \$10, which can be used towards fruits and vegetables. Many of the vendors at the market also accept

WIC Farmers Market Nutrition Program (FMNP) checks as well as Senior FMNP checks.

## Market Partnerships

### Town of Windham:

The Town of Windham is a very important partner for running the market. The Town is very supportive of the market and a great help for accomplishing many necessary things.

The space at Jillson Square is town property, they are supportive of the Markets' use of this location. A town use of facilities form must be filled out and submitted in order to reserve the space for the market.

The Town is also responsible for supporting the grant to build a new pavilion on Jillson Square, the pavilion would be for market use as well as other town events. **Contact name for the town? Or which office in town hall to contact?**

### Willimantic Food Coop:

The Coop is and has been a great resource to the market. They have helped with fundraising for the market as well as for the incentives program, they have also aided in promoting the market and the SNAP incentives program.

The Coop holds the Downtown Country Fair each fall, in 2016 the event partnered with the market, and the events overlapped. Partnering for the event helped to generate additional foot traffic for both the Fair as well as the Market.

Coop General Manager: Alice Rubin

Contact: [alice.rubin@willimanticfood.coop](mailto:alice.rubin@willimanticfood.coop)

### CLiCK:

CLiCK, Commercially Licensed Cooperative Kitchen, is a wonderful resource in the Windham community. They are a great connection to processed food vendors who may be interested in selling their products at the market. CLiCK could also be a potential partner for community projects and shared events.

CLiCK, has also been used as the licensed base of operation for cooking demos at the Market. Maintaining a good relationship may enable the market to continue conducting demonstrations and utilizing their space to do so.

CLiCK General Manager: Rachael LaPorte

Contact: [rachael.clickwillimantic@gmail.com](mailto:rachael.clickwillimantic@gmail.com)

Phone: 860-786-7907

### WIC/ACCESS Agency

The ACCESS Agency in Willimantic houses the Women, Infant, and Children (WIC) Supplemental Nutrition Program for the area. They are responsible for distributing the WIC FMNP checks each year. They are also a good partner for spreading the word about the market and can be beneficial in encouraging individuals to use their FMNP checks or SNAP benefits at the market.

### Willimantic Housing Authority

The Willimantic Housing Authority distributes Senior FMNP checks each year. These checks encourage seniors to come to the market and stretch their buying power of fresh produce. Vendors must be certified to accept the FMNP checks through the CT Department of Agriculture.

**WRCC/GROW Windham:**

The Windham Regional Community is the fiscal sponsor for grants and fundraising for the market. WRCC holds a fundraising account in the name of the Willimantic Farmers' Market. This allows the market to conduct fundraising without being a 501(c)3 itself. WRCC is the fiscal agent for the EBT terminal and incentives program also.

A new, February 2017, Memorandum of Understanding (MOU) between the Market Association and WRCC outlines in greater detail the relationship and responsibilities between the two parties. The MOU can be found on the following page.

DRAFT

## **Memorandum of Understanding**

between

The Willimantic Farmers' Market Association

and

The Windham Regional Community Council, Inc.

This is an agreement between The Willimantic Farmers Market Association and The Windham Regional Community Council, Inc. The Windham Regional Community Council and the Willimantic Farmers' Market Association have the right to amend this Memorandum of Understanding at any point if they so choose.

This agreement will be as follows:

WRCC will act as the logistical framework for the Willimantic Farmers Market.

WRCC will:

- Act as fiscal sponsor to Willimantic Farmers Market and Farmers' Market Association for community fundraising and grant administration
  - Host the Willimantic Farmers' Market Account (835)
    - Receive donations, contributions, and grant funds on behalf of the Willimantic Farmers' Market and Market Association
    - Disburse payments from this account for market expenses and contractual employees
  - Provide a Certificate of General Liability Insurance as per the requirements of the Town of Windham listed on the use of facilities application
- Support the Willimantic Farmers' Market SNAP/Incentives program and EBT Capabilities
  - Host a separate EBT/Incentives Account (830) to
    - receive EBT deposits, and contributions and grant funds for incentives
    - disburse payments to vendors to reimburse for EBT/incentives transactions
  - Serve as Food and Nutrition Services (FNS) authorized agent, on behalf of the Willimantic Farmers' Market, to accept EBT transactions
  - Administer EBT transactions via Dharma Merchant Services Account
- Provide general support to the Willimantic Farmers' Market
  - Host a VISTA Service Member, through GROW Windham, to maintain the Farmers' Market accounts at WRCC and to support the incentives program
  - Provide storage space for WFM tables, tents and materials in the downstairs storage area

Market Association will:

- Initiate and have discretion over all transactions in the 835 account. Treasurer will be notified to any fees incurred by WRCC, prior to any deductions.
- Compensate WRCC for any additional fees or insurance premiums incurred as a result of WRCC's support of the market. Market Association Treasurer will be notified prior to any deductions from 835 account.
- Be responsible for coordinating all market operation and activities
- Be responsible for seeking community donations and other funding sources
- Be responsible for all equipment and keeping materials organized in the storage area

WRCC and the Market Association will be jointly responsible for:

- Hiring and supervising a market master
- Maintaining up to date financial records and meeting regularly to coordinate bookkeeping

Jeffrey Beadle  
Executive Director  
Windham regional Community Council

Charles Pogmore  
President  
Willimantic Farmers' Market Association

## **Market Positions and Roles**

### **Market Master**

The Market Master position is a part time position and the individual is responsible for handling the logistics of the market. Their duties include market setup and breakdown, customer relations, support for event planning, coordination of the market incentive programs, and supervision of the market assistants.

### **Market Assistants**

Market Assistants should be GROW Windham youth, university intern or volunteer who are trained to run the market information table and operate the EBT machine and distribute incentives.

- In the event that a person from any of those populations cannot be found it can be the decision of the market association, to incorporate these duties into their own market tasks, or to hire an individual to fill this position.

### **Market Association Positions**

The Market Association board will consist of 5 individuals, these individuals are responsible for acting as tie breakers in the event of a tie during an Association vote and for making sure that the market runs smoothly. The board position is specific to the individual and is not generalized to any participant from the farm.

#### **President**

The president is responsible for facilitating decision making amongst the vendors, including conducting votes to accept new vendors to the market, and providing guidance, and assistance to any members of the association board as they need it.

- Lead association meetings
- Facilitate decision making/conduct votes
- Be the voice and representative for the vendors to the public/community

#### **Treasurer**

The treasurer is responsible for maintaining a budget and keeping track of money flow within the market association. The treasurer needs to keep track of donations, grant funds, and EBT usage. The treasurer is also responsible for identifying if funds are available for purchases, and promotional activities

- Track donations
- Balance and distribute budget funds
- Identify funding available for activities and purchases
- **Work with the Comptroller and Business Manager at WRCC to submit payments and**

#### **Secretary**

The secretary is responsible for keeping notes during Association meetings, the secretary should also be responsible for sending out the weekly market newsletter, as well as keeping materials up to date of what is in season and available at the market.

- Take notes during association meetings
- Send weekly E-Newsletter
- Update website as necessary

### **Board Member (2)**

Board members are responsible for attending Association meetings and supporting the President, Treasurer and Secretary as needed. The Board Members, will contribute to major decision making along with the President, Treasurer and Secretary.

### **2017 Market Association Board**

President – CJ Pogmore (Bluebird Hill Farm)

Treasurer – Libby Tarleton (Russo’s Roots) and Sally Pappenheimer (Brown Farm)

Secretary – DJ Shooks (Shooks Apiary)

Board Member – Scott Warren (Proctor Hall Farm)

Board Member – Carl Pfalzgraf (Pfalzgraf Pfarm)

### **Chair Positions**

These are positions that are suggested by the 2016 Market Master and Assistant Market Manager. These positions could be filled with volunteers, interns or vendors. These positions may not be required depending on how the market chooses to proceed, but may act as a frame work for the involvement of additional participants in the future.

**Events Coordinator** is responsible for coordinating special events at the market. The coordinator would work directly with community partners and the market association to plan events at the market and community events that coincide with the market.

**Community Outreach Chair** is responsible for distributing posters around town to businesses, passing out flyers and materials to community members at events (or coordinating efforts to have an individual representing the market at events.)

- Coordinate distribution of flyers around town, at community events, flyers left at organizations and businesses
- Distribute and hang Posters at local businesses and organizations
- Facilitate participation in community events to promote the market, like 3rd Thursday

**Communications/Marketing/Social Media Chair** is responsible for updating social media, Facebook and Instagram, with information about the market, special events and anything related to the market that is relevant and may spark the interest of customers.

- Update social media pages with current information
- Post to social media regularly, including promotion of upcoming market events, special items of the week, cooking demonstrations

**Development chair** is responsible for seeking community donations and partnerships to support the market. This could include seeking business sponsors, or

donations from community members. It could also include conducting fundraisers in which individuals receive a good in exchange for their donation.

- Seek donations from community members
- Coordinate fundraising
- Seek donations from local businesses and corporations

**Incentives Coordinator** this position may be useful to incorporate in the future. This position would work closely with the development chair and should be responsible for locating sources of income to support the SNAP Double Dollar program. Potential sources could be grants, community sponsorships and donations.

- Seek donations to support SNAP Double Dollar program
- Find potential grants

### **University Interns and Volunteers**

University Interns can be a steady source of support to the market during the fall and potentially during the summer. Interns can help out at the market table, running EBT, answering questions. Interns can also work on projects that support current or future activities of the market.

University Volunteers can come from both the ECSU Center for Community Engagement (CCE) or UConn Community Outreach. If the market would like to host volunteers from either of these locations, you should apply with the organizations to have volunteers come to the market. These volunteers could help with setup and breakdown at the market and conducting surveys. Volunteers can take on other activities as needed, however, as volunteers may vary week to week it is best to not count on them to support the market tent and EBT machine.

**Volunteer requests for the fall semester are typically due to the university by mid-August.**

### **AmeriCorps VISTA**

The AmeriCorps VISTA at GROW Windham will continue to support the market through capacity building activities through 2018. This position is reapplied for each year through GROW Windham. In the future, the market may seek to hire their own VISTA, however there is a cost share associated with this position. At this time, the VISTA from GROW Windham can aid the Association in finding volunteers and interns to support the market, as well as helping to find community events to promote the market and conducting some fundraising.

### **Windham Youth Corps**

The Windham Youth Corps, is a program of GROW Windham, for high school aged youth. Participants are able to develop leadership skills while implementing projects that support the local food system. Members of the Youth Corps sell produce that they have grown in the community garden at the market. Members of the youth corps can also be a great resource to the market, by assisting with setup and breakdown of the market, running the EBT terminal and manning the market booth.

## Market Bylaws

- The purpose of the association is to govern the market in the best interest of the customer and the farmer/vendor.
- The Willimantic Farmers Market association governs itself and is comprised of every full time member of the Willimantic Farmers market
- A full time vendor is one that has paid their vendor fee for the year or has been a vendor in the previous year and has agreed to follow established bylaws and market rules
- Vendor fees will be due May 1st, before the market begins. A paid vendor fee is good for one whole year (May 1st to May 1st)
- Annual dues/vendor fees will be set by the association. There will be a grace period between may 1st and the first day of the market. If a vendor does not pay before the start of the market they will not be able to sell until they pay the vendor fee. If a vendor begins mid season they will have to pay before they begin attending. Guest vendors must pay before or on the market day they will be attending
- The association shall have 5 board member positions: President, Treasurer, Secretary, board Member, and Board Member
- Board members ill have one year terms and will be voted upon at our annual meeting held after the market closes for the year
- The president shall create agendas, lead meetings and oversee voting for decision making. The president should there be an absence of a market master will be responsible for market day operation.
- Treasurer shall maintain financial responsibility and act as a liaison between our fiscal sponsor, WRCC, and the Market Association.
- Secretary will keep notes at Market Association meetings, update the newsletter and update the website from time to time.
- Board members will be responsible for attending meetings and helping the other 3 board positions if help is needed. They will also help make advantageous decisions for the market
- Voting will be conducted as follows: any member will make a motion to vote on a certain topic. Motion to vote must be seconded. Voting will then take place. There will be one vote per farm/vendor. Majority votes win. Should there be a tie the 5 board member positions will vote and a decision will be made from the outcome of that vote.
- Only members in attendance at meetings will have the opportunity to vote. Should there be a case where the 5 board member positions feel that a monumental decision is taking place, the board members will reach out to those not in attendance and seek their vote. This decision must be made prior to conducting the initial vote.
- Day to Day decision and market day decision making will be made by the board members.
- Hiring and firing of a market master will be conducted by the Market Association along with the help and guidance of WRCC, our fiscal sponsor.
- Should a problem arise with a board member, the market association can vote them out and replace them with another member who receives majority vote
- Acceptance of new members and vendors will be conducted by the market association. Applications will be reviewed by the board members and brought forth to the association at our meetings in the off season. After our meetings in the off season the board members will decided acceptance or denial of vendor applications.
- By laws can be amended at any time via vote by the market association.

## Contacts

### Windham Regional Community Council (WRCC)

Jeffery Beadle  
WRCC Executive Director  
[jeffery.beadle@wrccinc.org](mailto:jeffery.beadle@wrccinc.org)

Sharian Bajnathsingh  
WRCC Business Manager  
[sharain.bsingh@wrccinc.org](mailto:sharain.bsingh@wrccinc.org)

Sally Milius  
GROW Windham Executive Director  
[Sally.milius@growwindham.org](mailto:Sally.milius@growwindham.org)

### Health Department

North Central District Health Department  
Windham Office - Windham Town Hall  
979 Main Street, Willimantic CT

Luigi Sartori, MPH, RS, HHS  
Email: [lsartori@ncdhd.org](mailto:lsartori@ncdhd.org)  
Phone: 860-456-3033 x115

Open Office Hours: Monday - Friday 8:30am to 9:30am  
Thursday Evening 5:00pm to 7:30pm

### Town Department Public Works

Public Works Department  
US-6, North Windham

Scott Clairmont  
Email: [sclairmont@windhamct.org](mailto:sclairmont@windhamct.org)  
Phone: 860-456-3091

Office Hours: Monday - Friday 7am-3pm

### CT Dept. of Agriculture

Rick Macsuga  
[richard.macsuga@ct.gov](mailto:richard.macsuga@ct.gov)

### USDA Food and Nutrition Services (FNS)

USDA Food & Nutrition Service  
Suite FO-16

3101 Park Center Dr  
Alexandria, VA 22302

Debbie Crosby, Program Specialist  
Phone: 207-232-3544  
Fax: 1-877-475-2401  
Email: [debbie.crosby@fns.usda.gov](mailto:debbie.crosby@fns.usda.gov)

**Farmers Market Coalition**

Mae Carroll  
Email: [ebt@farmersmarketcoalition.org](mailto:ebt@farmersmarketcoalition.org)  
Phone: 202 796-8539  
843 364-6108

**Dharma Merchant Services**

Priority payments (24/7 Support) - 800-935-5961  
Dharma - 866-615- 515

**Suggested Printing Locations**

Minute Man Press New London  
147 State St, Ste 1  
New London, CT 06231

Hours: Monday-Friday 8:30-5:00pm  
Phone: 860-701-9171  
Email: [info@mmpnl.com](mailto:info@mmpnl.com)

Signs Plus Willimantic  
700 Main St.  
Willimantic, CT, 06226

Hours: Monday-Friday 9:00-5:00pm  
Phone: 860-423-3048  
Email: [joe@signspluswmtc.com](mailto:joe@signspluswmtc.com) (magnets)  
[deb@signspluswmtc.com](mailto:deb@signspluswmtc.com) (lawn signs)  
[andre@signspluswmtc.com](mailto:andre@signspluswmtc.com) (banners)

**Sticker Printing**

Howard Roe Gift Solutions  
291 So.Van Brunt Street  
Englewood, NJ 07631

**Phone:** (888) 341-0886

**Email:**

Fran Galvin: [Fran@howardroe.com](mailto:Fran@howardroe.com)

Mike Ruvolo: [michael@howardroe.com](mailto:michael@howardroe.com)

### **Graphic Designers**

Love & Pop Design and Communications

Rita Rivera

Email: [rita@loveandpopdesigns.com](mailto:rita@loveandpopdesigns.com)

### **CT Portables**

Fran Ethier

PO Box 236

Chaplin CT 06235

Phone: (860) 455-2057

Fax: (860) 455-9744

Email: [ctportables@gmail.com](mailto:ctportables@gmail.com)

DRAFT

## Account Login Information

### General Farmers Market Email Account

Account: [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)  
password: Vegetable1

### Willimantic Farmers' Market Website

Visit [www.willimanticfarmersmarket.org/wp-admin](http://www.willimanticfarmersmarket.org/wp-admin)  
Current Login information:  
User: MarketMaster  
Password: W!11!M@TicF@rMer\$M@rket\$

### Mail Chimp

Visit [www.mailchimp.com](http://www.mailchimp.com)  
Current Username and password  
Username: [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)  
Password: Vegetable1!

### Instagram

Username: willifarmersmarket  
Email: [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)  
Password: vegetable1

### MX Merchant

Visit <https://mxmerchant.com/>  
Username: WRCC  
Password: compliance2015

### Ticket Spice

Visit [www.ticketspice.com](http://www.ticketspice.com) (select Ticketspice 4.0)  
Username: [erin.mcmahon@uconn.edu](mailto:erin.mcmahon@uconn.edu)  
Password: WilliFM10

## Market Season Check Lists

### Pre-Season Check list:

- Parks and Recreation, Town Use of Facilities form
  - By Mid April, Sooner is better though
- North Central Health District Farmers' Market Permit Application
  - No Later than May 1st
- Cooking Demonstration or Sampling Permit with North Central Health District
  - Minimum of 2 weeks before first Demo/Sampling
- FNS SNAP Reauthorization with USDA
- EBT Service Fee Confirmation with Farmers' Market Coalition (2017)
- Insurance for Jillson Square
  - Required when submitting for Town use of Facilities
- Contact CT Portables
- Vote on new vendors
  - February
- Receive vendor fees and insurance certificates
  - Prior to start of the Market (~ May 1<sup>st</sup>)

**Dates required for these things?**

### Setup Checklist

- Print sales slips
- Fill cash box with EBT and incentive tokens
- Assist vendors in setting up tents as needed
- Set up market table/tent
- Turn on EBT machine

### Closing Checklist

- Collect sales slips from Vendors
- Pack up Market tents and tables
- Return Market materials to Office/Storage
- Log Customer Count for the day
- Log information for EBT incentive usage
- Submit for EBT reimbursement
- Track any donations received

### Supplies Checklist

- Cashbox
  - Tokens
  - Offline EBT slips
  - Farmer Sales Tracking Sheets
  - Pen(s)
  - Hand Tally Counter
- Market Table Crate
  - Table cloth
  - T-shirts
  - Bags
  - Bumper stickers
  - Magnets
  - Chalk board
- Tents
- Chalk
- Newsletter sign up
- Pledge 10% sign?
- EBT sign

## Cooking Demonstration Check List

- Hand washing station
  - Water reservoir with spigot
  - Water Catch basin
- Sneeze guard
- Food Items obtained from grocery store
- Bin 1:
  - Cutting Mat
  - Clear Rubber Spatula
  - Metal Mixing Bowl
  - Small Green Knife
  - Large Green Knife
  - Metal Whisk
  - Measuring Spoons
- Bin 2:
  - Hand Soap
  - Hand Sanitizer
  - Sample cups
  - Plastic Wrap
  - Disposable gloves
  - CT Grown Cards
  - Paper Towels
  - Sanitizing Wipes
- Bin 3: This bin is currently empty, nonperishable food supplies should be stored here.

## Preseason Market Operations

### Check list:

- Parks and Recreation, Town Use of Facilities form  
by Mid April, Sooner is better
- North Central Health District Farmers' Market Permit Application  
by May 1st
- Cooking Demonstration or Sampling Permit with North Central Health District  
No later than 2 weeks prior to first Demo or Sampling
- FNS SNAP Reauthorization with USDA
- EBT Service Fee Confirmation with Farmers' Market Coalition (2017)
- Insurance for Jillson Square  
Required when submitting Town Use of Facilities form
- Contact CT Portables

### Forms and Permits

Permits are required to host events on public land, as well as to host a farmers market, and additionally to conduct cooking demonstrations.

#### *Parks and Recreation*

Working with parks and recreation for the town of Windham is important in order to make sure the land at Jillson square is allocated to the farmers market each Saturday in the time frame needed.

Link to Form:

<http://www.windhamrec.org/images/progs/Facility%20Request%20Form%20416.pdf>

Form should be returned to:

Maria Benitez  
Windham Recreation, Administrative Assistant  
Kramer Building  
322 Prospect St, Willimantic CT 06226

Town Contact:

Scott Clairmont  
[sclairmont@windhamct.org](mailto:sclairmont@windhamct.org)  
860-456-3091

Sample of a completed form can be found [here](#).

#### *Farmers Market Permit through Health Department*

The Farmers Market Permit is necessary to properly conduct the market on town property. It is also required for individual vendors to get the proper permit they need if selling individual food or beverage items. They will apply for a permit under the Market permit. Cooking demonstration permits will also be applied for under this permit.

The form can be found by visiting the health district website, and locating the application called Farmers' Market, under the [forms section](#).

#### Contact

North Central District Health Department  
Windham Office - Windham Town Hall  
979 Main Street, Willimantic CT

Luigi Sartori, MPH, RS, HHS  
[lsartori@ncdhd.org](mailto:lsartori@ncdhd.org)  
860-456-3033 x115

Open Office Hours: Monday - Friday 8:30am to 9:30am  
Thursday Evening 5:00pm to 7:30pm

A completed sample of this form can be found [here](#).

#### ***Cooking Demonstrations and Sampling permits***

A separate form is required for any individual booth wishing to conduct demonstrations or have sampling.

The blank form should be available [here](#).

Printing it off and filling it in by hand may be the best method of completing this form.

Contact Luigi Sartori at the Health department, as listed above, if there are any questions or concerns arise.

A sample of the completed form can be found [here](#).

Food or Drink Vendors that wish to give samples or individual single serve items need to acquire a permit under the market manager permit as well.

#### ***FNS SNAP Reauthorization***

Each season the USDA Food and Nutrition Service needs to reauthorize the market to accept SNAP benefits.

An example of the form from 2016 can be found [here](#):

Referencing that form, sections that will require information for reauthorization are:

- Section 2b, c and d
- Section 4
- Sections 5,6,7
- Section 8 - verify that Jeff is listed appropriately and update any information as necessary
  - If adding the Market Master do so in this section - additional information on this process is listed below
- Section 9 - verify the answers to the questions

- Section 10 - verify the answer to the question
- Section 11 - List Dharma merchant services, if not already listed
- Jeff will need to sign the document

Jeffrey Beadle, the Executive Director of WRCC is listed as the owner/operator for the FNS authorization.

To change ownership of the account if Jeff was to no longer be in this position the following information would be required:

- The executive director/president of the organization will need to sign the 252R
- Because WRCC is a 501(c)3, it is not necessary for this individual to list their SSN
- They will need to submit a copy of the organization's Federal IRS EIN letter stating 501(c)3 status.
- A copy of the individual's driver's license

The Market Master can provide their information to be listed as a legal representative for the organization by:

- Sending a letter from the executive director stating they are authorized
- Supplying a copy of the Market Masters' Photo ID
- SSN Verification - a copy of SSN card or other official document with SSN listed on it

**The Market Master cannot be solely listed, the Executive Director must be listed as well.**

If you have questions or concerns about filling out the form it is best to contact:

Debbie Crosby, Program Specialist

Phone: 207-232-3544

Fax: 1-877-475-2401

Email: [debbie.crosby@fns.usda.gov](mailto:debbie.crosby@fns.usda.gov)

### **EBT Services through Farmers' Market Coalition**

The Willimantic Farmers' Market received the EBT terminal in 2015 through a grant from the Farmers' Market Coalition. In addition to the terminal the grant covered service costs of the SNAP costs for up to 3 years, with a dollar amount not to exceed \$3,000.

The 2017 market season, is the 3rd, and final season eligible for coverage of service costs through the Farmers' Market Coalition.

The agreement from 2015 can be found [here](#).

For some follow up surveys and other interactions with the Farmers' Market Coalition the order number may be requested. The Willimantic Farmers Market order number is FMC00144.

A few weeks prior to the start of the market season, contact Mae Carroll to make sure everything is all set for the start of the season. They will deposit the money into the account, they should know the proper amount, to be drawn out by Dharma.

Farmers' Market Coalition

Mae Carroll

Email: [ebt@farmersmarketcoalition.org](mailto:ebt@farmersmarketcoalition.org)  
Phone: 202-796-8539 or 843-364-6108

### **Insurance for Jillson Square**

The market needs to be covered for general liability insurance with a minimum of \$1,000,000. The Town of Windham needs to be listed as additionally insured, as stated on the town facility request form.

#### ***Language for Liability insurance and additionally insured:***

THE ORGANIZATION OR INDIVIDUAL AGREES TO MAINTAIN DURING THE TERM OF THIS AGREEMENT COMPREHENSIVE GENERAL LIABILITY INSURANCE INSURING AGAINST THE ACTS OR OMISSIONS OF THE AUTHORIZED PARTIES IN CONDUCTING THE PERMITTED ACTIVITIES ON THE PROPERTY, AND NAMING THE TOWN OF WINDHAM AS AN ADDITIONAL INSURED WITH RESPECT TO SUCH COVERAGE. MINIMUM POLICY LIMITS SHALL BE \$1,000,000 EACH OCCURRENCE, BODILY INJURY AND PROPERTY DAMAGE COMBINED. THE ORGANIZATION OR INDIVIDUAL AGREES TO PROVIDE A CERTIFICATE OF INSURANCE EVIDENCING SUCH COVERAGE TO THE TOWN OF WINDHAM UPON THE EXECUTION OF THIS AGREEMENT, AND SUCH ADDITIONAL CERTIFICATES AS SHALL BE NECESSARY TO EVIDENCE SUCH COVERAGE WITH RESPECT TO USE OF THE TOWN OF WINDHAM FACILITIES WHICH ARE MADE SUBJECT TO THE TERMS OF THIS AGREEMENT.

To make sure the market is covered for liability insurance on Jillson Square:

- Email Sharian in the main office of WRCC to request that she discuss with the insurance company that the market be covered for a minimum of \$1,000,000 of general liability insurance and that the town be listed as additionally insured.
- When contacting Sharian about this, CC' both Sally Milius and Jeff Beadle, so they are aware this process is occurring.
- Since this process has occurred in the past, it should be a smooth process with the insurance company.

Contacts:

Sharian Bajnathsingh  
WRCC Business Manager  
[sharain.bsingh@wrccinc.org](mailto:sharain.bsingh@wrccinc.org)

Jeffery Beadle  
WRCC Executive Director  
[jeffery.beadle@wrccinc.org](mailto:jeffery.beadle@wrccinc.org)

Sally Milius  
GROW Windham Executive Director  
[Sally.milius@growwindham.org](mailto:Sally.milius@growwindham.org)

**Portable Toilet**

CT Portables provided a portable toilet for the market in 2016. If vendors wish to continue having a portable on site, contact CT Portables to arrange to have a portable again. Fran Ethier is the owner of the company, he has provided a discount to the market in the past.

Fran Ethier  
PO Box 236  
Chaplin CT 06235

Phone: (860) 455-2057  
Fax: (860) 455-9744  
Email: [ctportables@gmail.com](mailto:ctportables@gmail.com)

DRAFT

## Vendors

### Vendor Applications

Vendor applications are important for acquiring new vendors to the market as well as assuring the market has diversity in products.

Applications can be found online on the Willimantic Farmers' Market website, or can be requested by filling out the contact form on the website. They should be submitted via email to [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)

After new vendor applications, have been submitted they should be reviewed by the Association and then voted on.

### Vendor Agreement

Vendor agreement forms should be distributed to all new vendors, to be signed and returned. The vendor agreement form outlines all regulations and requirements a vendor must follow in order to sell at the Willimantic Farmers' Market.

This document should be signed and returned to the Market Master prior to the start of the season. A date should be set by the market master and the market association board. This date should correspond with the date that fees are due. There should be a signed vendor agreement for all vendors before they start the market season. Vendor agreements and vendor fees are good for 1 year (May 1<sup>st</sup> to May 1<sup>st</sup>) if new payment and agreement is not provided by this date the vendor may not be able to return to the market.

### Vendor Fees

Vendor fees are utilized to keep the market running, they help to pay for a market master, purchase supplies for the market, and utilized to promote the market and bring in more customers

#### *Types of Vendor*

*Full Season Market Vendor* - Attends the market weekly for the whole duration of the season, with expectation that if a market will be missed they inform the market manager, as well as the Association in advance

Fee: \$150 up front for the season

*Monthly Market Vendor* - Attends the market on a predetermined weekend each month. Allows for some flexibility with specialty vendors who don't sell enough to need to be there every weekend but also gives the market the ability to know which weeks the vendor will be in attendance for customers who may be looking for them.

Fee: \$75 up front for the season - with a spot designated one weekend per month, consistently

*Guest Vendor* - Guest vendors are one time vendors at the market, with the potential to come back for additional one time slots. This is a great way for vendors curious about the market or with unique products to test out the market during a season prior becoming a full-time vendor.

Fee: \$25 per day, paid prior to attending the market

## Insurance

Collect certificates of liability insurance from each of the vendors, listing the market as an additional insured.

The minimum amount of coverage is \$300K (this amount is recommended by the state) for each individual vendor.

The market itself will need to be covered for liability insurance, listing the Town as additionally insured, if continuing to use Jillson Square, for more information about this, please see the [Preseason Market Operations Section](#).

## Individual Sales Permit

Vendors wishing to do individual sampling at their stand must apply for the same type of permit that is required for cooking demonstrations. The permit will be issued under the Market permit.

The form can be found [here](#).

Individual vendors who have specific questions about whether or not they need the permit and how to apply for it should contact the health department. Previous vendors will likely know if they are required to do this or not.

North Central District Health Department  
Windham Office - Windham Town Hall  
979 Main Street, Willimantic CT

Luigi Sartori, MPH, RS, HHS  
Email: [lsartori@ncdhd.org](mailto:lsartori@ncdhd.org)  
Phone: 860-456-3033 x115

Open Office Hours: Monday - Friday 8:30am to 9:30am  
Thursday Evening 5:00pm to 7:30pm

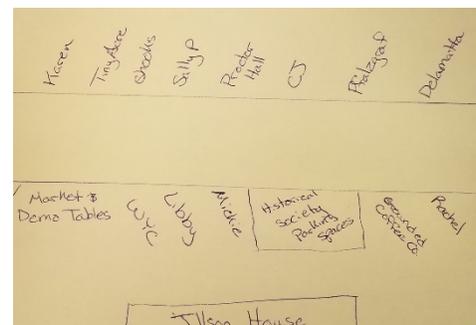
## Vendor Contact Information

It can be important to have vendor contact information readily accessible in the event that a market is being canceled or any other information needs to be communicated to individuals.

**Vendor contact information can be found in a spread sheet here.**

## Market Vendor layout

When setting up the layout of vendors on Jillson Square it is beneficial to consider spacing vendors with similar product strategically. As the market expands it could be worth changing the vendor set up. The market is set up on Jillson between the butterfly garden and Jackson St, and runs along the sidewalk there. Vendors face toward the sidewalk, and there is a gap in vendors over the gravel



spaces, these spaces are for Historical society members to park when they are going to the Jillson house.

DRAFT

## Market Promotion

Promoting the farmers' market to the local community as well as tourists can make a significant impact on market attendance, incentive program participation, and special event participation. Be sure to use materials branded with the Willimantic Farmers' Market logo so that they are recognizable and easy to understand when promoting the market and special events. A variety of marketing strategies can be used including word of mouth, posters, press releases, newspaper and radio advertisements, social media, the website, and weekly newsletter emails.

### Logos and Branding

Branding is important to give the market an identity it can be especially helpful when using a large community space that is utilized by other organizations and activities

Vendors should be made aware of logos being used so that they can present a cohesive front when promoting anything in specific to the market. The Market Association should also be sure to use branded materials in their promotion of the market.

Logo Files can be accessed [here](#):



### PRINT MEDIA

Print media is an important way to reach the local community and customers that don't access the internet.

#### *Press releases*

Sending press releases to local newspapers is a great way to advertise the market, either at its start, through the duration of the season, or any special events the market is hosting.

- [Press Release Template](#)

Colored text within this template indicates areas that may need to be revised or updated for the current market season before submitting the release to the paper.

#### *Newspaper ads*

Dodie Desrosiers at the Chronicle handles advertisements, the best method to decide what ads to run is to call her and ask what specials they are running for nonprofits.

Consider running less small black and white advertisements and more large color advertisements, color ads have been the ones most often mentioned as seen by customers attending the market.

Advertisements have been made in Microsoft PowerPoint, and sized utilizing the print settings to the correct size for the ad. Then saved as PDF to send to the Chronicle.

Sample Advertisements from 2016 can be found [here](#).

Newspaper Contacts:

<b>Newspaper/Newsletter</b>	<b>Contact</b>	<b>Special instructions</b>
<i>Hartford Courant</i>	Bernie Davidow bdavidow@courant.com	For Press releases: Specify that you would like posting in both if possible.
<i>Reminder News</i>		
<i>Neighbors</i>	neighborspaper@yahoo.com	
<b>The Chronicle</b>	Dodie Desrosiers dodied@thechronicle.com	Handles advertisements but should be able to give you instructions for press releases
	Rose Dwyer advertising@thechronicle.com	Chronicle Calendar
<i>Norwich Bulletin</i>	news@norwichbulletin.com	For Press releases: Paste information directly into the email body

***Flyers and posters***

Flyers and Posters should be hung up and distributed around the Windham area. These flyers and posters should both reflect general market promotion as well as promotion of the SNAP Double Dollar program. Premade marketing materials for flyers and posters have been printed in advance and virtual copies of the documents can be found [here](#).

Market volunteers were able to get posters up around town promoting the market, and may be willing to continue helping with that mission or may be able to give guidance on additional locations to try. Below is a list of locations posters were located during the 2016 Market Season:

- Willimantic Food Coop
- Windham Senior Center
- Bliss Consignment Store
- Windham hospital
- State of CT. Dept. of Social Services
- United Services

- Perception programs
- Catholic charities
- Medical pharmacy
- ProHealth Mansfield Pediatrics
- Willimantic Pharmacy
- Women's Center of Eastern CT
- The preschool across from Salvation Army
- Willimantic Library
- Fluff and Fold laundry mat
- Homeless shelter
- Quinebaug Valley Community College
- Windham preschool program
- Generations health center

Walgreens and CVS do not put up community posters  
 Posters were printed at Minute Man Press in New London. This location should have the design on file still.

Minute Man Press New London  
 147 State St,  
 New London, CT 06231

Hours: Monday-Friday 8:30-5:00pm  
 Phone: 860-701-9171  
 Email: [info@mmpnl.com](mailto:info@mmpnl.com)

## **DIGITAL MEDIA**

To target younger customers and customers from out of town  
 Be sure to keep all digital communication up-to-date, including dates, times, location, etc.

### ***Radio and Television***

#### Advertisements

- 98.3FM and WILI AM Ads

Contact Deb Marouski, include the copy for the radio advertisement as well as the radio advertisement budget for the season. She will be able to provide options for when and how frequently advertisements are played based on the budget.

Also, inquire about openings on the Wayne Norman Show in your email to Deb, paying for radio advertisements will give you a discount for Wayne Norman show appearances.

Deb Marouski  
 Email: [dmarouski@hallradio.net](mailto:dmarouski@hallradio.net)

Copy for Radio Ads can be found [here](#).

Colored text within this template indicates areas that may need to be revised or updated for the current market season before requesting an ad.

#### Radio Shows

- Chamber of Commerce
- Dennis O'Brien
- Wayne Norman show
  - You can get a discount for the show after you arrange radio advertising spots
- John Murphy @ WECS

#### Television

- The Home Front with John Murphy (Charter) - if people are interested

#### ***Farmers' Market Email Account***

This Gmail account has been created to be shared and accessed by multiple individuals. The account is listed as the contact for the Mail chimp account as well as on the market website.

It is important that this email account is checked regularly, by vendors and/or the market master.

Account: [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)  
password: Vegetable!1

#### ***Website***

Websites can often be the first thing a potential customer sees if there are looking for new places, or if they saw a sign or poster in the community and want to know more. A great looking website with easy to access information can be a key factor in acquiring new customers. It is a great tool for keeping customers up to date about market events.

How to Login to edit the website

Visit [www.willimanticfarmersmarket.org/wp-admin](http://www.willimanticfarmersmarket.org/wp-admin)

Current Login information:

User: MarketMaster

Password: W!11!M@TicF@rMer\$M@rket\$

\*Note: The website is set to require a strong/complex password, if choosing to add a user or change the MarketMaster password it will still need to have a complexity similar to the current password.

Important items to keep up to date:

1. The Date, Time and Location of the Market
2. The listing of Vendors
  - a. Vendors may need to be updated periodically as the season goes on. There is potential for this with new vendors joining the market but also with vendors coming and going as they have produce available.
  - b. May wish to include start dates for certain individuals
    - i. EXAMPLE - CJ and Rachel started late in 2016

3. Upcoming special events
4. Contact information
  - . A generic WFM Email that everyone can access
  - a. A phone number of someone who is confident in answering questions

The Willimantic Farmer’s Market Website can be used in many different ways. General content pages are used to display items that are in season, and information about the history of the market and each of our vendors. The events widget can be used to post new and upcoming events that might be happening at the market, or that the market and its partners support, in addition to displaying events in the footer of the website, it also creates a calendar with events for individuals to plan ahead. Market attendees are always looking for recipes that utilize some of the lesser known produce available to them at the market, the website also provides a place to share recipes with these individuals.

In addition to the descriptions listed below for updating the website, How to Videos can be found under the resources section on the website. The videos can provide a visual walk through of how to update sections.

**General Website Pages Updates:**

1. Login to website or return to Dashboard
2. Select “Pages” on left hand side menu
  - a. Adding a new page
    - i. Add a title to the page
    - ii. Insert content blocks using the fusion builder
      1. content blocks can cover half a page, across the whole page or other portions and can insert text or pictures
    - iii. Use content blocks to add Text or pictures to the page
  - b. Editing existing
    - . Select the page you wish to edit from the list
    - i. adjust content as needed
3. Select publish to save changes made and add the page to the website

**Editing the Website Footer:**

1. Login to website
  - a. If already on the website, select “Dashboard”
2. On left side toolbar, select “appearance”
3. In the pop out menu, choose “Widgets”
4. Select individual widget to edit information
  - a. Footer Widget 1: Updates Market dates, Location, contact information
  - b. Footer Widget 2: Contains a Menu to pages on the site
  - c. Footer Widget 3: Contains a search bar and continued menu
  - d. Footer Widget 4: Displays upcoming events

**Editing the Scroll bar on main page:**

1. Login to Website

- a. If already logged in, select “Dashboard”
2. On left side menu, Select “Fusion Slider”
3. Edit Existing Slide
  - a. Select blue title link of existing slide
    - i. Featured image: Contains the image that is displayed on the background of the slide
    - ii. Heading Area: Contains the large text displayed on slider
    - iii. Caption Area: Contains smaller text displayed on slider
4. Add New Slide
  - a. Make sure Willimantic Farmers’ Market Slider is selected on the right-hand side (required for slide to go live)
  - b. Featured Image - the image in the slide
    - i. it is a full width slider - needs to have a 1900-pixel width
    - ii. Don’t use a very large, unedited, uncompressed image on homepage - will delay loading
  - c. Heading area: contains the large text that is displayed on the slide
  - d. Caption area: contains the smaller text that is displayed on the slide
5. Select publish

#### **Adding Events to the Website:**

1. Log into the website, or return to the dashboard
2. Select “events” on the left hand side toolbar
3. Select “Add New”
  - a. Create an event title
  - b. Optional: add a description of the event if the title isn’t enough
  - c. Select the “Time, Location and organizer”
  - d. If adding an event that is not a normal market day
    - i. if it is relevant add the cost and event website
4. Publish

#### **Updating Farmer/Vendor Profiles:**

1. Log into the website
2. On the left hand side toolbar, click “Portfolio”
3. If adding a new vendor Choose “add new”
  - a. Choose Fusion page builder
  - b. Select Custom Templates
  - c. Select “Farmer Profile”
4. If editing information on existing vendor select “Portfolio” on the drop down
  - a. Choose the name of the vendor you wish to update

#### **Uploading Recipes to the Website**

1. Log into the website
2. On the left-hand side toolbar, click “recipes”
3. In the drop-down menu that appears, choose “Add New”
  - a. Add a title for the recipe/page

- b. Depending on the format of the recipe you wish to add either fill out the form or select “Import recipe from plain text”
  4. Select “recipes” in the Categories box on the right-hand side
  5. Add “Tags” using keywords from the recipe to make the recipe easier to search
- Import recipe from plain text
1. Paste plain text recipe into textbox, it will auto fill in below
  2. Highlight each section individually and click on the corresponding color block on the left.
    - a. Formatting works best if there are no numbers or bullets in the recipe
  3. Adjust “Ingredient Details” and “Instruction Lines” sections to fill in appropriate boxes and to make sure formatting appearance looks appropriate.
  4. Click “Use”

### ***E-Newsletter***

The Willimantic Farmers’ Market e-newsletter is an important tool for communicating with our established customer base. The Newsletter is used to provide information about what is in season and available at the market, special events, what vendors are present each saturday, and to share cooking demonstration recipes. Farmers’ market staff and volunteers collect the names and email addresses of customers interested in sign up for the newsletter at the market and during outreach events. Customers can also sign up for the newsletter on the market website at [www.willimanticfarmersmarket.org](http://www.willimanticfarmersmarket.org).

### ***E-Newsletter Platform: Mail chimp***

Mail chimp is the online platform that is used to send the weekly e-newsletter about the market.

#### Logging into Mail Chimp

1. Visit mailchimp.com
2. Choose login at the top right side of the screen
  - Current Username and password
  - Username: willifarmersmarket@gmail.com
  - Password: Vegetable1!

#### Designing a e-Newsletter Template

If creating a new style of newsletter that does not fit into the standard template

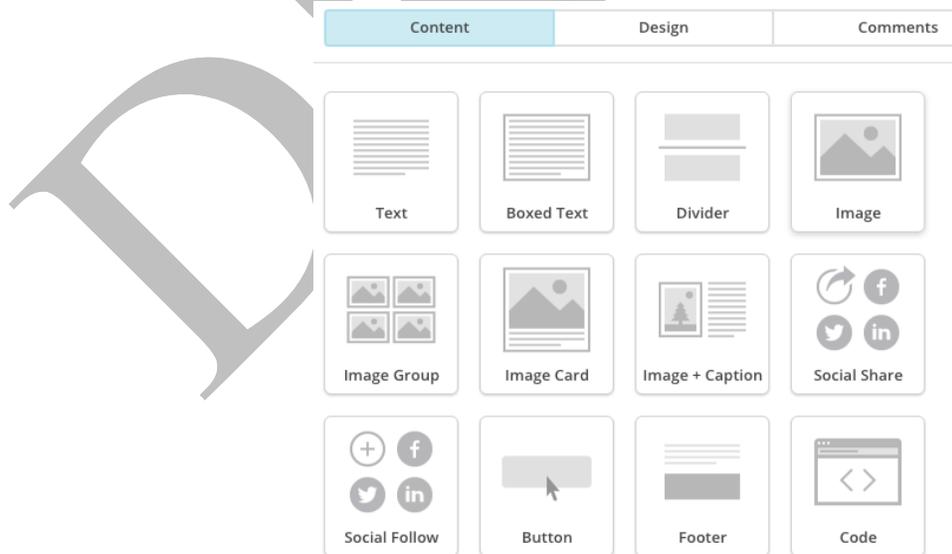
1. Choose basic
2. Find a template setup that looks suitable for your needs
  - a. For how to Edit the Template see: Step 7 under Drafting the Weekly Newsletter

#### Drafting the Weekly e-Newsletter

1. On the main dashboard, select campaigns at the top left of the screen

2. Choose the gray box on the right that says “Create Campaign”
3. Select type of campaign: choose “regular”
4. Newsletter subscribers: Choose “Entire list”
5. Campaign info
  - a. Choose Campaign name - usually Newsletter with the date
    - i. Example: Newsletter 9.29
  - b. Email subject line - choose a topic relevant to that weeks upcoming market (example: Blueberries are here!)
    - . If necessary double check and update the sender email
6. Select a template
  - . Select saved template
    - a. Choose “Standard Newsletter”
7. Editing the template
  - . Each content block has an edit icon,  select this to edit information.
    - a. The editing panel will open on the right side of your screen.
    - b. Edit content by typing in the editing panel or adding an image
    - c. Press “save and close” when you have made the changes
    - d. In the panel on the left, where you view the newsletter, make sure font and arrangement look appropriate
      - . Repeat these steps for each content block as needed.
    - e. Adding pictures
      - . Pictures can be dragged from a computer folder and dropped into the template or can be added from the mailchimp folder
        1. Any pictures that have been used before are available through the browse function

Suggested content blocks (Pictorial)



Type of	Use	What it looks like
---------	-----	--------------------

Block		
Text	<p>General market updates in the beginning</p> <p>Text and photos can be added.</p>	<p><b>40th Anniversary Farm-to-Table BBQ</b></p> <p>Join us on August 20th from 12:30-3:30 p.m. on Jillson Square to celebrate 40 years. We will be hosting a farm-to-table BBQ featuring chicken and pork from Proctor Hall Farm, corn on the cob, farm fresh salads, and local beer. Tickets go on sale July 20th online and July 23rd at the market. For more information come find Kate or Erin at the market table on Saturdays or email Kate at <a href="mailto:kate.callahan@growwindham.org">kate.callahan@growwindham.org</a></p>
Boxed Text	<p>Save the Date for upcoming event,</p> <p>Anything you want to stand out by offsetting the color</p>	
Image Card	<p>Featured Item of the week, Special events</p>	
Image + Caption	<p>Cooking Demo, What's Fresh, and this week's farmers and vendors</p>	

### Suggested content to include in the e-newsletter

1. Information about upcoming events at the market
2. What is fresh at the market
3. update the list with what is going to be fresh at the market, include up to date information on in season produce
4. Cooking Demo recipe - If someone is doing a cooking demonstration that week, include the recipe in the newsletter so market goers have access to the recipe after tasting the sample and may incorporate it into their shopping at the market.
5. If not doing a demonstration, consider including a recipe that highlights in season produce, may encourage customers to try new things
6. Include images taken at the market of in season produce
7. Images will be stocked in mail chimp; however, new pictures can be added as desired.
8. Product of the week - do any of the market vendors have a new specialty item this week? Highlight it in the newsletter so that market goers can be on the lookout.

### Subscribing to the e-newsletter

There are two ways that a customer or community member can subscribe to receive the e-newsletter. They can sign up on a sign up sheet available at the market table, or they can subscribe on the Willimantic Farmers' Market website.

### Subscribing on the website

1. Individuals who wish to subscribe online, should visit [www.willimanticfarmersmarket.org](http://www.willimanticfarmersmarket.org)
2. Locate the boxes in the center of the screen to input information
3. Input the correct information with the corresponding box: Information needed includes
  - a. First Name
  - b. Last Name
  - c. Email Address
4. Once that information is entered and appears to be correct, click "subscribe"

First Name:	<input type="text"/>	Last Name:	<input type="text"/>	Your Email:	<input type="text"/>	<input type="button" value="Subscribe"/>
-------------	----------------------	------------	----------------------	-------------	----------------------	--

### Adding customers to e-newsletter mailing list from the market sign up sheet

1. Login to MailChimp using your username and password
2. In the Top Menu bar, select "lists"
  - a. This brings you to a page of different contact lists available. We only have one, "Newsletter Subscribers"
3. Click on the  Icon, a drop down will appear to add information

4. Fill in the email address, and first and last name
5. If the person signed up for the newsletter at the market or an event, select ***“This person gave me permission to email them”***
6. Finish, by clicking subscribe, at the end of the page.

#### Updating Contact and Account information

Once logged in follow these steps to update the contact information associated with the account.

1. At the top right find the user profile block
2. Click on the block and a drop down list will appear
3. From the list select “Account”
4. Once the page loads you will be on the account overview.
5. Select the tab in the middle of the screen that says “settings”, a drop down menu will appear
6. Select “contact information” from the list
7. Update information in each section by selecting the gray box under each section.

#### ***Social media***

Social Media posts are an important and easy way to interact with the community. These platforms are ways of spreading potentially time sensitive information or spreading general information and promotional materials.

#### ***Facebook***

##### **Purpose of Facebook**

Facebook is a social media site used by people of all ages for many different reason. It enables individuals to make profiles, but also has the capacity for organization/businesses to create their own pages and promote themselves, share events and attract new customers. The Willimantic Farmers’ Market page can be shared with friends and family to extend the reach of our market beyond our immediate community. The page also enables the market to keep people up to date on what produce is in season and for sale at the market, if there are any special events occurring or new products to test out.

##### **Making people administrators**

A current page administrator will need to add additional individuals to the Willimantic Farmers’ Market page as Administrators. For this page, it is important to have more than one person as an administrator because there can be turn over in individuals from season to season, and it would be unfortunate to lose access to the page.

Current page administrators:

Erin McMahon - 2016 Assistant Market Manager, AmeriCorps VISTA at GROW Windham supporting WFM through August 2017  
Kate Callahan - 2015 Assistant Market Manager, 2016 Market Master  
Sienna Valente-Blough - Former AmeriCorps VISTA at GROW Windham

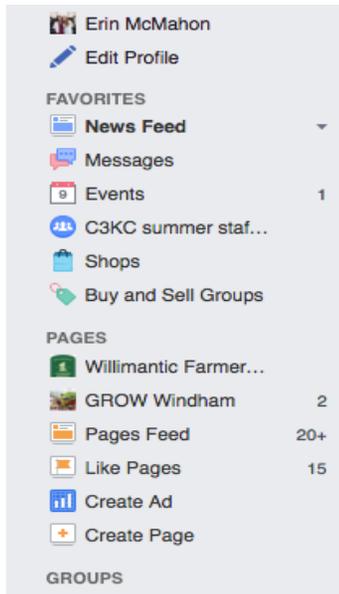
George Hernandez - Community member and market customer  
Stephanie Dulac Clark - 2015 Market Master

As the market moves forward it may be acceptable to remove some of these individuals from being administrators. However, moving forward other individuals should also be added. Those individuals should have a Facebook and be comfortable updating the information on the page.

Individuals to Consider adding:

2017 Market Master Vendors

Market Association Board members - President/Secretary



### How to login

Facebook page

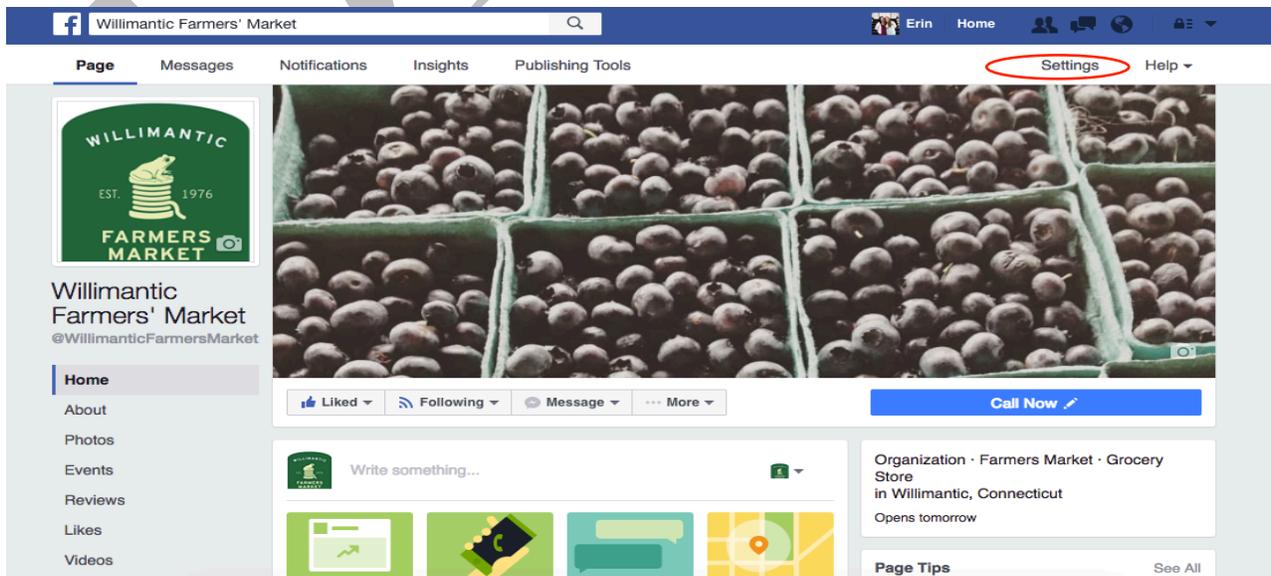
see a section labeled “pages”

found under this section

a. depending on the individual and if they are an administrator or editor on additional Facebook pages it may not be located at the top of the section

i. Pages can be rearranged in this toolbar to show the ones that you will be most active on, and would like to have easily accessible

4. Select the Willimantic Farmers’ Market Page



<b>General</b>	<b>Favorites</b>	Page is not added to Favorites	Edit
Messaging	<b>Page Visibility</b>	Page published	Edit
Edit Page	<b>Page Verification</b>	Page is not verified	Edit
<b>Post Attribution</b>	<b>Visitor Posts</b>	Anyone can publish to the Page Anyone can add photos and videos to the Page Post moderation is turned on	Edit
Notifications	<b>Reviews</b>	Anyone can review the Page	Edit
Page Roles	<b>Audience Optimization for Posts</b>	The ability to select a preferred audience and restrict the audience for your posts is turned off	Edit
People and Other Pages	<b>Messages</b>	People can contact my Page privately.	Edit
Preferred Page Audience	<b>Tagging Ability</b>	Only people who help manage my Page can tag photos posted on it.	Edit
Apps	<b>Others Tagging this Page</b>	People and other Pages can tag my Page.	Edit
Partner Apps and Services	<b>Page Location for Frames</b>	Other people can use your Page's location for photo and video frames.	Edit
Instagram Ads	<b>Country Restrictions</b>	Page is visible to everyone.	Edit
Featured	<b>Age Restrictions</b>	Page is shown to everyone.	Edit
Crossposting	<b>Page Moderation</b>	No words are being blocked from the Page.	Edit

Everyone who works on your Page can have a different role depending on what they need to work on. [Learn more.](#)

**Editor** ▾  
Can send messages and publish as the Page, respond to and delete comments on the Page, create ads, see which admin created a post or comment, view insights, respond to and delete Instagram comments from the Page and edit Instagram account details from the Page.

[+ Add Another Person](#)

### Admins

Admins can manage all aspects of the Page. They can: send messages and publish as the Page, respond to and delete comments on the Page, create ads, see which admin created a post or comment, view insights, respond to and delete Instagram comments from the Page, edit Instagram account details from the Page and assign Page roles.



**Erin McMahon**  
Admin ▾



**Sienna Valente-Blough**  
Admin ▾



**George Hernandez**  
Admin ▾

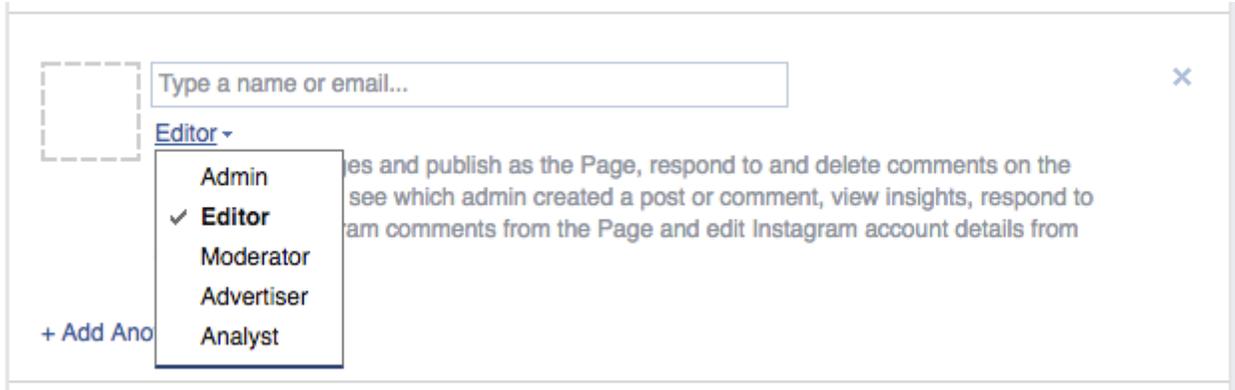


**Stephanie Dulac Clark**  
Admin ▾



**Kate C.**  
Admin ▾

● Chat (22)



## Posting

From your phone:

1. Select the three dashed lines on the top toolbar
2. Select Willimantic Farmers Market
3. Select "POST"
4. Add text or photos here, you can also tag a location

Any comments or likes from your phone on a WFM related post will automatically show as the WFM. You cannot switch back and forth with your personal account at this time

From a computer:

1. Access the Willimantic Farmers' Market page as described above
2. From the main page, you will see a box that says "write something"
3. Select anywhere within that box, and another will pop out
4. Fill in the information for your post, and upload images if you wish
5. Publish OR select the drop down arrow
  - a. This arrow allows you to schedule a post for later, back date the information or save a draft for later

You have the ability to go back and forth between different accounts/pages on the computer, the dropdown arrow, next to the page image in line with the comment bar will display other accounts you post the wish LIKE



accounts are able to from, select one you to use to or comment.

### Creating a FB event

1. Access the Willimantic Farmers' Market Page as described above
2. On the left side menu "select Events"
3. Select the blue button "Create Event"
4. Fill in the information pertinent to the event

### **Instagram**

Instagram is a photo based social media platform. This is a situation where a picture is worth a thousand words. Captions on instagram posts are typically short but utilize hashtags.

#### **How to login**

Using the Instagram phone app or website version

Username: willifarmersmarket

Email: [willifarmersmarket@gmail.com](mailto:willifarmersmarket@gmail.com)

Password: vegetable1

If you also use a personal or business Instagram, accounts can be added so individuals can be signed into multiple accounts at once.

To add an account:

1. Click on the profile image in the bottom right-hand corner on your phone
2. Select the 3 vertical dots in the upper right-hand corner
3. Scroll to the bottom of the "options" page
4. Select "add account" to sign into another account at the same time

#### **What to post**

1. Special events
2. In season products
3. Specialty item of the week
4. Cooking demo recipes/ingredients
5. Booth/table set up at events

#### **Cross posting**

On Instagram

1. Take a picture or select one from your photo gallery
2. Adjust the photo as you please

3. Add a caption
4. Under “SHARE”
  - a. Choose Facebook

Adding a page to cross post to:

1. Click on your account icon
2. Switch to the account for the Farmers Market
3. Choose the 3 dots in the upper right hand corner “Options”
4. Scroll down to linked accounts
5. Link the Market Facebook to the Market Instagram

## **COMMUNITY OUTREACH**

### ***Tabling***

Tabling is a great way to interact directly with the community to promote the market. There are many community events throughout the year that would be great opportunities to fundraise or promote the market. In addition to community events there are other businesses in town that may be willing to aid the market in its promotional efforts.

#### Third Thursday

Willimantic Third Thursday street fest is a community festival held the 3<sup>rd</sup> Thursday of each month May-September. The event is useful for promoting the market and can also be used as a way to fundraise for the market or double snap program. The festival brings in people from the immediate Willimantic community as well as surrounding towns, enabling vendors and community organizations to promote beyond just the individuals who happen to be in the area on a Saturday morning. The event is also part of the revitalization of Willimantic, which WFM should continue to support in its own revitalization process.

#### Willimantic Food Coop

The Willimantic Food Co-op has been generous in providing space to leave market promotional materials in the store for shoppers to pick up. The Co-op has also allowed the market to table inside the store to distribute materials and collect donations. Additionally, Co-op working members have been able to provide support to the market in multiple ways including distributing promotional materials around town.

#### Other Community Events

Throughout the year there are various community events that are a great place to promote the market. As events come up, it is important to consider schedules and whether an individual would be able to attend the event to promote the market, or discuss with the event organizers if informational material can be left at the event.

Potential Community events to consider promoting the market:

Thread City Hopfest,

Jazz Festival,

Back to School (Eminence Ink  
@ Lauter),  
ECSU Club fair,  
Romantic Willimantic,  
Know Your Farmer Fair,  
Salsa Festival,

Coqito Festival,  
Small Good Thing,  
Co-op Birthday Celebration,  
Earth Day,  
CLiCK's BeeDay Celebration,  
Trick or Treat on Main St.

## **Promotional Materials**

### ***Signs***

Lawn Signs were designed in 2016 and there are many left over. There is some concern that the design is too small and hard to read. It may be worth ordering new signs and having the company design the sign to fill the space properly instead of giving them a graphic to use.

- Lawn signs can be posted at various public and community locations. Customers may also be willing and interested in posting a sign on their property.
  - Locations used in 2016 include:
    - Willimantic Food Coop
    - Corners of Jillson square
    - Corner by the Frog Bridge

Consider asking other local businesses and customers

- The Sandwich board sign in the past has been tied to the tree at the entrance to Jillson Square. It may be worth looking into a different location to put this sign as it is a little challenging to read from a distance.
  - Needs approval from town: Contact Scott Clairmont
- The Market Association may want to consider a sign on the Jillson Square sign board for the season. A sign would need to be designed to fit into the sign board and would need to be approved and delivered to the town to be displayed.
  - Needs approval from town
  - Form can be found [here](#).

### ***Banners***

Vinyl banners can be hung in various locations during the market, you may want to consider hanging them near the roadway or at the entrance to Jillson Square. Some locations may require permission from the town. If there is concern about the locations chosen, contact Scott Clairmont.

Banners look similar to this:



***Magnets***

Magnets were purchased at Signs Plus, in Willimantic, the design should still be on file. The magnets give the times and date range for the market, and can act as a helpful reminder to customers to attend the market, or remember that a new season is starting soon.



Signs Plus Willimantic  
700 Main St.  
Willimantic, CT, 06226

Hours: Monday-Friday 9:00-5:00pm  
Phone: 860-423-3048  
Email: joe@signspluswmtc.com (magnets)  
deb@signspluswmtc.com (lawn signs)  
andre@signspluswmtc.com (banners)

***Bumper stickers***

Circular bumper stickers with the WFM logo and rectangular bumper stickers with the logo and words “Fresh. Local. Produce.” were purchased through Howard Roe.

Designs can be found [HERE](#) if you would like to purchase through another company or may still be on file at Howard Roe.

Howard Roe Gift Solutions  
291 So. Van Brunt Street  
Englewood, NJ 07631

**Phone:** (888) 341-0886

**Email:**

Fran Galvin: [Fran@howardroe.com](mailto:Fran@howardroe.com)

Mike Ruvolo: [michael@howardroe.com](mailto:michael@howardroe.com)



### Graphic Design

Graphic designers can create great images and materials to promote the market. Graphic designers we have worked with in the past:

Love & Pop Design and Communications

Rita Rivera

Email: [rita@loveandpopdesigns.com](mailto:rita@loveandpopdesigns.com)

Projects: 40th Anniversary Poster and T-shirt design

Adam Courbin

Email: [acourbin@att.net](mailto:acourbin@att.net)

Projects: Market Posters, and Postcard (graphics)

## Market Operations

### Pre-market activities

- Write and send the E- Newsletter
- Charge the EBT Machine
  - Keep off line EBT sales slips in the cashbox in the event of a problem with the machine
- Make sure there are enough tokens in the cashbox
  - In the beginning of the month you will need more SNAP tokens than towards the end of the month. Make sure to keep the cash box stocked
- Print out sales sheets
  - These are important for vendors to log their EBT sales so they can be reimbursed
  - Tracking WIC, Senior FMNP and total sales can also be helpful data to have when applying for grants

### Market Day

#### Set up

- Vendors should be set up by the time market opens at 8am
- Any vendors not set up fully at this time must acknowledge that they risk the loss of sales for the day
- Vendors cannot begin to set up any earlier than 7am
- Be sure to have the market table set up by opening of the market, include the EBT sign to make sure individuals know they can use SNAP at the market
- The market master, market assistants and interns, as well as other vendors should assist any vendors with setting up tents if needed

#### Rounds

- Distribute Vendor Sales sheets to each vendor
- Discuss any upcoming events with the vendors
- Seek input from vendors on concerns, or changes that could be made
- Ask if vendors have any questions regarding the market that you can assist with

#### Information Booth/Market Table

- Ensure that the table is set up prior to the market opening
- Have a staff member or volunteer available at all times to conduct EBT transactions
- Encourage donations to the market
- Answer questions of customers and vendors

#### Cooking Demonstration

- Set up table with sneeze guard and hand washing station
- Ensure that produce and materials are cleaned properly at the licensed base of operation

#### Post Market procedures

- Return items to the office/storage
- Track EBT usage and submit for reimbursements if it is a pay week
- Update budgets to keep accurate track of cash flow

## **Weather and Safety**

Living in New England presents many interesting challenges in respect to the weather. It is important to set guidelines with how to approach inclement weather situations and how to appropriately prepare for normal weather functions.

Each vendor should have a pop up canopy to protect themselves and their produce from the sun and provide shade.

- In the event of high winds, it is important to make sure that canopies have been secured.
- Jillson Square presents some issues in the usage of stakes. There is old foundations underneath the grass and in some areas may prevent stakes from going into the ground.
- It may be worth investing in sand bags or securing tents with bags containing rocks.

When making decisions in regards to opening the market when inclement weather is in the forecast it is important to take into consideration the safety of vendors and customers. The Market Association President and Market Master should make the decision to close the market due to inclement weather together.

- If inclement weather is anticipated that would prevent the market from opening it is important to alert vendors as soon as possible to cancel the market.
  - If canceling the market, try to communicate that information with the community in as many ways as possible:
    - By updating social media
    - Sending an additional email to all newsletter subscribers
  - If unforeseen inclement weather occurs it is important to encourage vendors and customers seek shelter or stay inside a vehicle until it passes.

## **Parking**

### ***Vendor Parking***

Vendors should park their vehicles behind their tent at the market. It is important that vendors arrive prior to the market opening so they do not need to try to drive through an active market area.

If a vendor is late and the market has already opened, they should not drive through the market but park nearby and carry their materials over to their space. If it is possible for them to get to their location without driving through the market they can.

### ***Customer Parking***

The 2016 Market season was the first season on Jillson Square. Customers were allowed to park on the grass. Restricting parking from the square is an option to be considered.

- Complaints of safety to pedestrians walking to the market on the path
  - SOLUTION: pedestrian walkway, created along the edge of the butterfly garden using stakes and rope

- It was not well utilized, could be better with a larger sign, and more distinct area
- Issues for handicap market goers accessing the market
  - SOLUTION: create handicap designated parking areas, this was not specifically done in the past but could be useful, especially if parking on the green is restricted.
- Individuals parking along the butterfly garden area
  - SOLUTION: rope off the grass on the side in front of the garden, may also be used as walkway
- People driving into the market
  - SOLUTION: You may want to consider putting in a barrier during market hours that can be easily relocated, but would prevent customers from driving in.

**Payment Methods**

- Cash

All vendors at the Willimantic Farmers’ Market accept cash.

Closest Bank’s/ATM’s for individuals who may need to get cash:

Liberty Bank  
679 Main St, Willimantic CT

Savings Institute Bank and Trust  
803 Main St, Willimantic CT

Charter Oak Federal Credit Union  
893 Main St, Willimantic CT

- Credit card (Square, Paypal)  
Individual Vendors have the option of utilizing electronic payment methods as they please. They are responsible for receiving and managing these sources themselves.
- Federal Benefit Programs

**SNAP**

- Overview

SNAP, formerly known as Food Stamps, is a federal benefit program for individuals based on income levels. A significant population of the Windham area qualifies for this benefit. The market has an electronic terminal that allows us to swipe EBT cards and give the customer wooden tokens to use as money at the market.

- EBT cards can be used at the market table to receive tokens. Tokens can be used at any farm or food vendor on food products but not hot prepared, single serving foods.

- Tokens do not expire, can be used from week to week. Vendors cannot give change back for tokens per regulations.
- For additional information about processing SNAP please see the [SNAP and EBT section](#)
- Regulations (Certification)  
<http://www.fns.usda.gov/snap/retailers-store-training-information>
- Reporting
  - SNAP - black tokens
    - Distributed to customers representing the dollar amount they purchased with their card
    - On the sales sheet each farmer receives each week at the beginning of the market they must report the number of black tokens received
  - SNAP Double Dollar - green tokens
    - Distributed as the double dollar amount up to \$10 matching what was taken from their card
    - On the sales sheet farmer's must report the number of green tokens they received
- Reimbursement
  - SNAP reimbursements can only be provided to vendors who submit their sales sheet with the black and green token lines filled out.
  - Reimbursements will happen biweekly with the budget and payment cycle at WRCC
  - Reimbursements will come as cash from the market master

### ***WIC Farmers' Market Nutrition Program Vouchers***

- Overview  
WIC, is a special supplemental nutrition program for Women, Infants and Children who are nutritionally at risk. The Farmers' Market Nutrition Program (FMNP) provides checks at \$3 increments for fresh, locally grown, unprepared fruits, vegetables and herbs.
- Regulation/Certification  
Individual vendors must be certified to accept FMNP individually, vendors who are certified will receive an orange sign that indicates to customers that FMNP can be used with that vendor.
  - Regulation and certification information is provided by the CT Dept of Agriculture and can be found:  
<http://www.ct.gov/doag/cwp/view.asp?a=3260&q=399020>
- Reporting  
The Willimantic Farmers' Market Sales sheets ask for the number of checks received by each vendor. It asks for Senior FMNP and WIC FMNP checks separately. Each check is \$3.00, the total amount of money made from FMNP can be calculated by multiplying the number of checks by \$3.00. This information can be useful when seeking grants in the future to support the market.
- Reimbursement

Vendors who are certified to accept these checks are responsible for depositing them. Checks can be deposited by certified farmers at any Connecticut financial institution by being appropriately endorsed.

### ***Senior Farmers' Market Nutrition Program Vouchers***

- Overview

Distributed by the Willimantic Housing Authority, the Senior Farmers' Market Nutrition Program (FMNP) incentivises seniors to purchase fresh produce in their community. The senior program is eligible to purchase, fruits, vegetables, honey and herbs.

- Regulation/Certification

Individual vendors must be certified to accept FMNP individually, vendors who are certified will receive an orange sign that indicates to customers that FMNP can be used with that vendor.

- Regulation and certification information is provided by the CT Dept of Agriculture and can be found:  
<http://www.ct.gov/doag/cwp/view.asp?a=3260&q=399020>

- Reporting

The Willimantic Farmers' Market Sales sheets ask for the number of checks received by each vendor. It asks for Senior FMNP and WIC FMNP checks separately. Each check is \$3.00, the total amount of money made from FMNP can be calculated by multiplying the number of checks by \$3.00. This information can be useful when seeking grants in the future to support the market.

- Reimbursement

Vendors who are certified to accept these checks are responsible for cashing them. Checks can be deposited by certified farmers at any Connecticut financial institution by being appropriately endorsed.

### ***Produce Rx Program***

- Overview

The Produce Prescription Program was piloted with 8 families in the 2016 market season, through Mansfield Pediatrics and GROW Windham. The program provided \$10 per month in \$2 vouchers from July through October to families identified as food insecure with children at risk of diet related illness.

- Reporting

Vendors who receive Produce Rx vouchers should list the dollar amount they receive on their sales tracking sheet.

- Reimbursement

Vendors will be reimbursed for the Produce Rx vouchers bi-weekly, by the market master.

## Supplemental Nutrition Assistance Program (SNAP) and EBT

### Background

The Supplemental Nutrition Assistance Program (SNAP) previously known as Food Stamps, is a federal benefit program that helps families, based on income level, afford the cost of food from supermarkets, grocery stores and farmers' markets. The Willimantic Farmers' Market is authorized through the USDA to accept SNAP. In addition to accepting SNAP, the market also has a SNAP Double Dollar Program, which enables low income customers using SNAP at the market stretch their buying power for fruits and vegetables.

### FNS authorization

The USDA Food and Nutrition Services (FNS) authorization is what enables the market to accept SNAP. Each year the market must undergo reauthorization for this. The authorization is housed through the Windham Regional Community Council. For more information on reauthorization see the [Preseason Market Activities](#) section.

Our FNS ID number is: 0065317

### Dharma Merchant Services

Dharma Merchant Services is our host for electronic payments. Dharma works with Priority Payment Systems who is the first line for most technical assistance problems.

Priority Payment Systems is able to help with most terminal malfunctions, and other support that you may need. They guarantee service from 8am-8pm, but have a 24 hour calling system for after hours help as well.

Priority Payment Systems  
Phone: 800-935-5961  
Email: [customersupport@pps.io](mailto:customersupport@pps.io)

Dharma is a pacific coast based company, and are available 8am-5pm PST. They suggest themselves as "advocates for non-urgent support needs." Dharma can help with things like purchasing new equipment, making updates and changes to the account, or general questions.

Dharma Merchant Services  
Phone: 866-615-5157  
Email: [support@dharmams.com](mailto:support@dharmams.com)

During the 2016 season, the terminal experienced a system failure. Priority payment systems was not very helpful in attempting to resolve the issue. Dharma was much more helpful. We were able to mostly fix the issue with a phone call, then to find out there was a greater internal issue with the terminal. Dharma overnighted a new terminal to use, and helped us set it up over the phone the next day.

### Online Interface for MX merchant

This interface allows you to see your transaction history as well as monthly statements. Statements may need to be printed for Tom and Sharian periodically.

1. Visit <https://mxmerchant.com/>
2. Username: WRCC
3. Password: compliance2015

There is also a compliance survey that needs to be done annually on this site. It is found under the PCI-DSS tab at the top. This may not be required of us because we do not accept credit cards, but it may need to be completed.

## **Tokens**

SNAP is distributed using wooden tokens. These tokens represent \$1 each and cannot be redeemed or exchanged for cash, as such change can also not be given if the customer's purchase does not reach a full dollar amount.

### ***Black Tokens***

Black tokens have a CT Grown logo on them and are distributed as the dollar amount taken off of the customer's card. These tokens can be spent on any SNAP eligible item at the market, this includes fruits and vegetables, meat, eggs, breads and dairy items. These tokens cannot be used on hot, prepared food items. Customers can receive as few or as many of these as they'd like based on how much money they want to spend.

#### Ordering More

Contact Rick at the CT Department of Agriculture for more black tokens if needed.

Rick Macsuga  
CT Department of Agriculture  
Rick.macsuga@ct.gov

### ***Green Tokens***

Green tokens are used to represent the SNAP Double Dollar program. These tokens can only be spent on fruits and vegetables, but act as "free" money for the customer. This program is funded through Wholesome Wave and the FINI grant, as well as through community donations.

Currently there are two versions of the green token. They look very similar but the difference is in the words along the bottom. Older tokens say "double dollar" and new tokens purchased in 2016 say "Fruits and Vegetables". Both tokens are valid, but it may be beneficial to attempt to remove "double dollar" tokens from circulation, as they can cause confusion for customers who do not fully understand the program.

#### Ordering more

The green tokens have been purchased through Old Time Wooden Nickel Company. Their website is [www.wooden-nickel.com](http://www.wooden-nickel.com), it is a small company based out of Texas so production time can be slow.

When ordering more of the same design, the company requests the previous invoice number and invoice date. You will also need to request a change in the name and mailing address on the order.

Our most recent order: (as of 12/2016)

Invoice Number: 89907  
Invoice Date: 5/23/2016

### ***Stocking cash box at beginning of month***

SNAP benefits reload for participants in the beginning of the month. Based on the individual's last name their reload will occur on the 1st, 2nd or 3rd of the month. Because of this, individuals will have more to spend in the earlier weeks of the month. This may lead to having more customers, as well as larger transactions.

It will be important to make sure that the cash box is full with both black and green tokens. It could also be beneficial to bring additional tokens with you, even if they do not fit into the cash box.

Even still you may run low on tokens. If this is the case, it is possible to collect tokens that have been redeemed at vendor stands. Ask the vendors to record the number of tokens you are taking and have them keep adding to that number as they collect more, so they can be accurately reimbursed.

### **Processing a transaction**

All SNAP transactions are processed at the market table, not at each individual vendor. If a customer has already purchased something with cash, they cannot be reimbursed with tokens for that purchase. If a vendor sees/hears that a customer would like to use SNAP they should send in order to process a SNAP benefit transaction, a market staff member or volunteer should take the following step:

1. If a customer is shopping for the first time, please explain the SNAP Double Dollar Program.
  - a. Key information to share with customers
    - i. There is no minimum dollar amount a person needs to spend to receive matching green tokens
    - ii. Green tokens do not represent extra dollars taken off the customer's EBT card but rather are "free" dollars
    - iii. Tokens cannot be traded in for a token of the opposite color
    - iv. Tokens do not have an expiration date, they can be used in any week of the month, and can be saved for the following month or season if a customer does not wish to spend them immediately
2. Ask the customer how much they would like to charge to their EBT Card.
3. Select EBT using the payment method button (third blue button from the top of the terminal)
4. Swipe Card, magnetic strip facing the terminal
  - a. If the individual's magnetic strip seems to not be working, then the card number can still be input manually using the full number on the front of the card. After cycling to the EBT purchase setting enter the card number using the keypad and then hit "Enter". Follow the remaining steps as normal starting at "3".
  - b. If a person's card is declined due to an insufficient balance print receipts out anyway for the Customer. It will have their total balance on the sheet so they can see how much is available immediately.
5. Highlight "Food Stamps" and hit "Enter"
6. Input dollar amount the customer wishes to take off of their card, hit "Enter"
7. Have customer input their 4-digit code and hit "Enter"

8. A merchant receipt will print, tear off the receipt and hit “Enter” again to a print a customer receipt
  - a. The first receipt printed will be the merchant copy, for tracking purposes it is important to keep this. To print the customer copy, press enter again.
9. Return card and customer receipt to customer along with the appropriate amount of EBT tokens.
  - a. Distribute tokens as follows:
    - i. Give each customer a black token for each dollar they charged to their EBT card.
    - ii. Give each customer a green token SNAP Double Dollar Token for each dollar they charged to their EBT card for up to \$10. A customer cannot receive more than \$10 worth of green SNAP Double Dollar Tokens in a single day.

### **Transaction fees**

There is a transaction fee associated with processing an EBT card. The transaction fee is \$0.10 per fully processed transaction. This fee is not deducted from the individuals EBT card, but is instead paid out of the EBT account at WRCC.

From 2015-2017 the Willimantic Farmers’ Market has a grant from the Farmers’ Market Coalition that covers these transaction fees.

After the 2017 season, it will be necessary to look into ways to cover this transaction fee. Potential options may include using donations or sponsorship money, applying for a grant that may cover the fees, or covering transaction fees through money collected from vendor fees.

### **Terminal Problems**

Sometimes, although extremely rare, it is possible that the machine itself will not be working. EBT transactions can still be done though, as you should have access to Manual EBT Vouchers. Manual vouchers should be stored in the cash box with tokens, in case of emergencies. Vouchers are only authorized when the Terminal is not working or the system as a whole is unavailable. All Voucher authorizations must be cleared on your point-of-sale terminal for payment of Voucher to be made to you. The following limitations also apply.

1. Authorization numbers need to be received by the applicable EBT Service Provider for EVERY EBT PURCHASE and should be done before every transaction.
  - a. Customers must be present at all times during the manual transaction period with copies being made for the Customer and the Market.
  - b. To receive authorization numbers, you must call the phone number listed on the back of the EBT card for the Retailer Help Desk
    - i. Information that you will need to process is:
      1. Program Type: Food Stamps/SNAP
      - Voucher Type: Purchase/Return
      - FNS Number
      - Card Number
      - Voucher Number
      - Transaction Amount
2. All information must be entered properly and as legibly as possible on the vouchers

3. Vouchers must be cleared within ten (10) business days of date of applicable authorization. Vouchers can only be cleared by your authorized terminal and should never be mailed requesting payment.
4. Due to host failure, if EBT availability for a Customer cannot be determined at time of authorization there will be a maximum authorized manual transaction and benefit encumbrance of \$40.00 (or other state specific floor limit).
5. Only with specific exception, you will not be reimbursed and are solely responsible for a manual transaction where you fail to obtain an authorization number from EBT Service Provider or fail to process the manual transaction in accordance with any other EBT rule.
6. If you have not received an authorization number, you may not “re-submit” a manual sales draft for payment of the same transaction

### **Surveys**

Each season the market has conducted surveys with EBT customers, these surveys have been useful for evaluating the success of the Double Dollar program, which can be beneficial when applying for grants, as well as enable the market to gather information on how to improve.

Individuals who participate in the survey can be given one SNAP Double Dollar, green, token as an incentive for their time and participation. It is important to log how many of these tokens are distributed as well. The funds to pay for these should not come from grant supplied incentives but rather from community donations.

If all incentives money is in the same account it will not necessarily need to be accounted for differently. If utilizing FMtracks to track incentives from the Wholesome Wave FINI grant, these would not be logged into FMtracks and included with our incentives total there.

### **Tracking, Processing and Vendor Reimbursement**

#### ***To Log EBT transactions and spent tokens***

1. In the spreadsheet titled “EBT WFM 2017”
  - a. Column A: Date of the market
2. Utilizing the Merchant Copy of the transaction receipts
  - a. Column B: Account #
    - i. The account number is the last 4 digits of the customer's EBT card number
    - ii. This number comes from the merchant copy of the receipt printed from the terminal
  - b. Column C: Transaction Fee
    - i. Every time a transaction is completed in the terminal a transaction fee is incurred. This fee is \$0.10 for each transaction.
  - c. Column D: EBT Deposit
    - i. This number is the amount taken off of the customer's EBT card, the amount is listed on the receipt
  - d. Column E: Match Distributed
    - i. This amount is equal to the amount of incentive tokens given to the customer.
    - ii. This amount should not exceed \$10 for any customer in one day, even if they complete multiple transactions
3. Create a Weekly Total line below the total the transactions

- a. On this line create sums for:
  - i. Transaction fees
  - ii. EBT deposit
  - iii. Match Distributed
4. Utilizing the vendor sales slips returned to the market master at the end of the market
  - a. Column F & G contain weekly redeemed tokens
    - i. Column F: the total count of black tokens redeemed at the market
    - ii. Column G: the total count of green tokens redeemed at the market
  - b. Column H: Total Cash redemption
    - i. The total of all tokens redeemed, black and green added together.
5. Utilize the Weekly total line to log these numbers
6. Every other week, add a grand total line.
  - a. The grand total line should sum each of the Weekly Totals from C, D, E, F, G and H
7. To submit for reimbursement on budget weeks:
  - a. Hide all rows except those relevant to reimbursement at that time
    - i. Include dates, all lines including account numbers, weekly totals as well as the grand total
  - b. When the rows needed are the only ones showing, “print” to PDF.

### ***EBT Tracking sheet***

This spreadsheet will be where you track the amount individual farmers receive in SNAP each week as well as tracking if they have been reimbursed for each amount.

1. Open 2017 EBT tracking spreadsheet
2. Column A: List of Vendors
  - a. It can be helpful if you order them on the sheet and their vendor forms in the same way
3. Column B: Total EBT Tokens received Week 1
  - a. The tokens each individual vendor received should be listed in this column
  - b. This sheet goes by pay periods and will be two week intervals. The Top of this column should list the date of the first market of the pay period
  - c. This number includes both BLACK and GREEN tokens
4. Column C: Initials
  - a. This section is where vendors will initial or sign off, indicating that they have been reimbursed the proper amount
5. Column D: Total EBT tokens received Week 2
  - a. The tokens each individual vendor received should be listed in this column.
  - b. This will be the 2nd market of the pay period
  - c. The number includes both BLACK and GREEN tokens
6. Column E: Initials
  - a. This section is where vendors will initial or sign off, indicating they have been reimbursed the proper amount
7. Totals
  - a. A weekly total should come at the end of both Column B and Column D.
  - b. A grand total should come at the end of Column E.

- c. These totals will act as a check and balance between the “EBT Tracking” spreadsheet and the “EBT WFM 2017” spreadsheet
      - i. Weekly totals in both spread sheets should match
      - ii. The Grand total on both spreadsheets should match.
      - iii. If for some reason any of these numbers do not match, it is important to go back through and double check adding and find where the discrepancy occurred.
8. Print this sheet, with gridlines, and bring it to the market for vendors to initial while doing reimbursements.
9. Submitting for Reimbursement
  - a. When submitting for reimbursement you will utilize two documents. The EBT WFM 2017 spreadsheet and the EBT IR Template.
10. Using the EBT WFM 2017 Sheet, hide all rows that are not needed for reimbursement that week.
  - i. Select File, then select Print
  - ii. Choose Save as PDF or Open PDF in preview and save.
  - iii. Print out this sheet
11. Complete an IR using the EBT IR Template
  - a. The template should already be filled in properly but sections may need to be updated.
    - i. Sections to Update For the season
      1. The “vendor” and “address” lines
        - a. These lines indicate who the check will be written to
      2. The “Submitted by” line
    - ii. Sections to Update for each submission
      1. Requisition Date
      2. Amount
        - a. This is the amount the check will be made for, should match the amount in the grand total section that you print along with the IR
  - b. In the event that the IR template is changed accidentally the following sections should include:
    - i. Class Number/Description: 830
    - ii. Purchase Description: EBT Cash Reimbursement for Farmers’ at WFM
    - iii. Class/Code/Sub-class: 830/8910
    - iv. Code description: Other Expenses

## **FM Tracks**

FM Tracks is an online tracking system for EBT spending and incentive distribution through Wholesome Wave. Wholesome Wave is currently providing the funding for the incentive program at the market. FM Tracks information needs to be filled in appropriately to get reimbursed for incentives spending.

FM Tracks information for logging distribution can be found [here](#).

## Fundraising

### General fundraising

- **Fundraising:** A fundraising account was set up at WRCC to allow the market to collect donations and fundraise under WRCC's 501(c)(3) status. Fundraising activities this season include:
  - **T-Shirts** – T-shirts with the 40<sup>th</sup> Anniversary celebration image as well as t-shirts containing the market logo were sold in fundraising efforts. The t-shirts were available to the community by a “donation of their choice”, they were purchased with money from the USDA grant, and thus could not have a sale price.
    - Green market logo shirt
    - Grey market logo shirtMarket Logo Shirts were ordered from:  
ARM Screen Printing  
307 E Center St  
Manchester, CT 06040  
Phone: 860-649-6295  
Email: Alan - [bmen@aol.com](mailto:bmen@aol.com)
  - 40th anniversary t-shirts  
Purchased from:  
Fresh Ink LLC  
216 Park Road  
West Hartford CT 06119  
Phone: 860-656-7013
  - **Tote Bags** – The tote bags are canvas and have the market logo on them. They are also available to the community by “donation of your choice”.
    - Tan Canvas tote bag
    - **Forest Green Canvas tote bag (Being ordered?)**Tote Bags were purchased from:  
ARM Screen Printing  
307 E Center St  
Manchester, CT 06040  
Phone: 860-649-6295  
Email: Alan - [bmen@aol.com](mailto:bmen@aol.com)
  - **Hot Apple Cider** – As the weather got colder, hot apple cider was sold at the market tables for \$1.50 a cup. Money raised from this sale is considered fundraised money for the market.
    - Cider was distributed at the cooking demonstration table. Electricity was run from the Gazebo to the table using extension cords. Crock pots were used to heat the cider on high, which enabled the heated temperature to be held over a duration of time.

- PROBLEM: The first time cider was sold it took a long time to heat up in the crock pots.
  - SOLUTION: Prepping the crock pots overnight prior to the market by heating water in them enables faster heating of the cider because the crock pot itself is already hot. Wrapping the crock pots in towels helps to hold heat in, also.
- *The 40<sup>th</sup> Anniversary* – Tickets to this event were sold to the community for between \$15-45. Portions of this ticket cost were used to cover event costs while the remaining total is fundraised money for the market to use in the future.

### Donations

- **Community Donations** – Some members of the community have chosen to donate to the market without explicitly participating in any of the fundraisers. This money can be used just the same as fundraised money.
  - Seeking community donations in the future:
    - Seek donations for SNAP Double Dollar program
      - The Windham Youth CORE and Willimantic Food Co-Op have supported this activity in the past. Youth CORE members were able to set up a table at the Co-Op to seek donations from community members after shopping and explain to them the Double Dollar Incentive program.
      - An ECSU Service learning group also participated in fundraising efforts at the Co-Op
    - Donations for general market support
      - Consider utilizing community events, like Third Thursday, to seek community donations

### Sponsorships

Willimantic Farmers' Market is seeking sponsorships to support the market. These sponsorships will enable the market to continue to support the low-income customers who shop at the market, and supplement vendor fees in paying for market materials.

2017 Letter to sponsors  
2017 Sponsorship form

## Cooking Demonstrations

The Willimantic Farmers Market will have food samples provided by vendors as well as a weekly food demonstration. Samples provided by vendors must come to the market prepared by the vendor at the farm or in a licensed kitchen. Food demonstration samples will be made on site utilizing supplies and produce that have been properly cleaned and sanitized at a licensed kitchen.

Additional information on the form to submit to the health department can be found in the [Preseason Market Operations](#) section.

The form can be found under “forms” on the [Health District Website](#)

### Licensed Base of Operation

CLiCK, Commercially Licensed Community Kitchen, has served as the Licensed base of operation for the market cooking demonstrations for 2015 and 2016. A licensed base of operation is a site that has been provided a food service license from the health department. This license signifies that there is clean potable water, and appropriate waste disposal. The health department does inspections to make sure the location is safe for food production.

### Providing samples

- Samples can be provided by all farmers and food vendors at the market if the product is raw and unprocessed from the farm or processed in a licensed kitchen.
- Cooking demonstrations that provide samples must acquire a permit from the Northeast District Department of Health, and utilize a licensed kitchen as a base of operation.

### Guidelines for Safety

- Samples must be in bite size quantities and stored in a sanitary container while maintaining the proper temperature.
- Samples will be stored in a sanitized cooler with frozen gel packs to control temperature.
- Samples will be consumed by customers using single use disposable tasting spoons.

### Cooking at the Market

All food prepared for the cooking demonstration should be raw and able to be safely eaten uncooked when cleaned. Food prepared should use seasonal produce available at the market from the vendors and additional ingredients can be purchased at a local grocery store. Recipes used at the market should be vegetarian. Hot foods will not be made at the market.

Hot foods are not made at the market due to the inability to hold temperature safely. Products that are heated need to maintain a hot temperature in order to prevent growth of bacteria.

When choosing a recipe for the market demonstration, it is important to make sure that the recipe does not require heated items. Recipes should include fresh produce that can be found at the market that weekend. Other ingredients can be purchased from local grocery stores as needed. However, for the sake of these demonstrations and appealing to various populations, the less “extra” ingredients or hard to find ingredients the better.

### Supplies for the Demonstration

All supplies used during the demonstration, including bowls, knives, food processors and cutting boards, will be transported to the site of the demonstration. Supplies must undergo proper sanitation at a licensed kitchen prior the the demonstration and be stored in a sanitized container for transportation without contamination.

- Any utensils used must be properly sanitized and stored in a clean protective plastic container for transportation to the market.
- Produce must be washed in clean water at the licensed kitchen and should be stored in a clean bag or container to prevent recontamination
- After washing produce refrain from handling with bare hands. Utilizing rubber gloves and/or serving utensils is an acceptable way to handle produce.
- Used or dirty utensils should be stored in a plastic bag or separate container from the clean utensils to prevent contamination. They should be properly washed after the market at the licensed kitchen.
- A sneeze guard will cover the workstation being used to prepare the samples.

### **Food Protection**

All products being prepared need to be protected from contamination by sneezing, coughing, etc. Protection barriers can include sneeze guards, plastic wrap and other covering techniques.

- Samples should be prepared on smooth surfaces that are cleaned prior to preparation and can be cleaned again after.
- Any slicing or cutting must be done utilizing a sanitized knife and cutting board.
- Samples should be provided to customers in disposable containers so that washing and sanitation of containers is not required.
- Pre-prepared samples must be transported in sanitized containers to protect against contamination and maintain temperature of Temperature Control for Safety (TCS) foods.

### **Temperature Control Safety for Foods**

Temperature Control Safety for Safety (TCS) foods must be stored at proper temperatures to prevent growth of illness causing bacteria. TCS foods that could potentially be used in the demonstration include but are not limited to: cheese, cut and prepared fresh fruits and vegetables such as melons, tomatoes and greens.

- **Hot Holding** - Hot foods must be stored at 135 degrees or above. Due to limited ability to monitor and control for hot holding while working outside at the Willimantic Farmers Market hot foods will not be made.
- **Cold Holding** - Cold foods must be stored at 41 degrees or below. Cold holding will be done utilizing a sanitized cooler with frozen gel packs.

### **Personal Hygiene**

Good personal hygiene practices should be followed for proper food safety. Individuals experiencing illness including but not limited to sore throat with a fever, diarrhea, or vomiting should not come into contact with or serve food.

- **Avoid contact with ready-made and uncooked foods with bare hands** - utilize gloves and/or utensils to pick up

- **Practice good personal hygiene** - the individual working with the foods should be wearing clean clothing and have their hair restrained (using a hair tie, baseball hat, etc). The individual handling the food should refrain from smoking, eating or drinking while preparing samples.
- **Wash hands frequently and properly** - the individual handling food should wash their hands after touching bare unwashed body parts, using the restroom, sneezing/coughing, and any time a pair of gloves is removed and replaced with a new pair, as well as often as is deemed necessary to prevent cross contamination. Hand washing should be done using an outdoor handwashing station that has free flowing clean water. Hands should be scrubbed using soap and dried with disposable paper towels to avoid recontamination.

### Outdoor Hand Washing Station

At the Willimantic Farmers Market a portable outdoor hand washing station is required. Food handlers need to utilize this set up to wash their hands frequently while preparing samples to be distributed to the public.

The hand washing station should have:

- Warm water in a container with a spigot to allow for free flowing clean water to flow over the individual's hands.
- A waste receiving bucket that of equal or greater size should be placed under the spigot to capture the soiled water after hands are washed.
- A hand cleanser
- Disposable towels to dry hands
- A waste container to dispose of soiled gloves and towels



The Image to the left, shows how the hand washing station should be set up. Paper towel should be set up to roll easily and be ripped off without much effort. A waste water bucket must be underneath the water container and the water container must allow for free flowing water.

The Willimantic Farmers' Market washing station has:

- A clear flexible water jug with a free flowing spigot
- Environmentally friendly hand soap
- Paper towels
- A catch bucket for waste water
- Trash bags

### Washing and Sanitizing Equipment

All materials used for the production of samples provided to the public must be properly washed and sanitized before and after use.

- Dishes and utensils should be washed in a 3-compartment sink with a Wash, Rinse and Sanitize compartment.
- Each compartment of the sink should be large enough to submerge the dishes and utensils in hot water.

- Sanitizer must be used at the proper concentration as labeled on the bottle, a pH kit should be used to test the concentration.
- Items should be placed in the sanitizing bin to soak for at least 60 seconds and then set aside to air dry

### **Additional Questions and Concerns**

Additional questions and concerns should be directed towards the North Central District Health Department.

North Central District Health Department  
Windham Office - Windham Town Hall  
979 Main Street, Willimantic CT

Luigi Sartori, MPH, RS, HHS  
[lsartori@ncdhd.org](mailto:lsartori@ncdhd.org)  
860-456-3033 x115

Open Office Hours: Monday - Friday 8:30am to 9:30am  
Thursday Evening 5:00pm to 7:30pm

### **Cooking Demonstration Supplies**

There are 3 cooking demonstration bins that will have the supplies needed for a cooking demonstration. A list of materials is below:

#### **Bin 1:**

Cutting Mat  
Clear Rubber Spatula  
Metal Mixing Bowl  
Small Green Knife  
Large Green Knife  
Metal Whisk  
Measuring Spoons

#### **Bin 2:**

Hand Soap  
Hand Sanitizer  
Sample cups  
Plastic Wrap  
Disposable gloves  
CT Grown Cards  
Paper Towels  
Sanitizing Wipes

#### **Bin 3:**

⇒ This bin is currently empty, nonperishable food supplies should be stored here.

## Special Events

### 40th Anniversary Celebration

In August 2016, the Willimantic Farmers' Market celebrated its 40th Anniversary, with a Farm to Table Barbeque in Jillson Square from 12:30-3:30 pm following the farmers' market. The event was planned by market staff and functioned as a fundraiser as well as a celebration. Community members purchased tickets online and in person at the market to attend the event.

Planning the event:

- Identify the day and time of the event
- Submit application to use space
- If providing alcohol, submit request to town (must be approved by town council)
- Find entertainment/band
- Seek guest vendors
- Market event to community
- Set up ticket sales
- Order portable toilet rental
- Organize food preparation

Ticket sales:

Online ticket sales were done through TicketSpice. The account gave flexibility in the amount we charged and had the lowest cost for additional fees compared with other sites at the time.

Ticketspice.com (select Ticketspice 4.0)

Username: [erin.mcmahon@uconn.edu](mailto:erin.mcmahon@uconn.edu)

Password: WilliFM10

Tickets were also sold in person, at the farmers' market table. A paper voucher was created similar to the online ticket form. Details were hand written into the ticket by the individual selling the ticket.

Materials Needed:

This event required many items that the market already owns as well as many additional items.

- A handicap accessible portable toilet and a public handwashing station were both required and rented from CT Portables.
- Tents were used to create seating areas for attendees and to cover the area where the food was served
- Chairs were borrowed from CLiCK for individuals to sit and eat
- Some tables were provided by the market, other tables were borrowed from CLiCK
- The band provided their own sound system, we borrowed it during the presentation.
- Personal and GROW Windham coolers were sanitized at CLiCK and used for the event.

Food for the event:

Food for the event was purchased from or donated by market vendors. Additional ingredients were purchased at a local grocery store. All food was made and stored at CLiCK until the event.

At the event, cold foods were stored in coolers with ice, or on ice and covered until served. Any food that needed to maintain a heated temperature was placed in a chafing dish, with sterno candles to keep items hot. Additional hot items not out for immediate serving were placed in an insulated “cooler” to maintain heat.

Temperatures of items were checked regularly according to health district guidelines and a time and temperature chart was maintained.

A temporary hand washing station was used by individuals providing food, and food grade plastic gloves were also worn.

**Insurance:**

Insurance from this event is acquired in a similar process to acquiring insurance for the market in general. This event had alcohol served and required additional insurance. The town has language to support this which can be given directly to the insurance company. Willimantic Brewing Company provided the alcohol, and as such our insurance company worked with them and their insurance company to make sure that everyone was covered appropriately.

**Downtown Country Fair**

The market partnered with the Willimantic Food Co-op for their annual Downtown Country Fair. This year the fair was hosted on Jillson Square from 10am-4pm and overlapped with the market for 2 hours. The collaborative event brought additional and new customers to the market and helped to promote the market to the community.

Planning for this event is done primarily by the Willimantic Food Co-op. The market made adjustments in the locations that vendors were set up, and vendors who wished to stay were welcome to stay for the duration of the fair or as long as they wanted. It is useful to know which vendors will not be staying and which vendors will stay and the time they expect to leave so the setup can accommodate their departure.

**Walktober**

Walktober events are hosted by The Last Green Valley.

Each year we have the Annual Arts and Eats Stroll in Downtown Romantic Willimantic comes through the market. When we have done cooking demonstrations that week we have contacted Ruth to get an estimate on number of people coming and the time, to either make sure there are plenty of samples, or to do part of the demonstration while they are at the market.

Ruth runs the Arts and Eats walk, her phone number is 860-423-9156.

## Season Timelines

### Full Year timeline and Important Dates

#### January:

- Begin seeking Business and Community Sponsorships to support the market
- Begin recruiting new vendors

#### February

- Convene Market Association to delegate tasks, vote on new potential vendors(?) and discuss upcoming season

#### March

- Fill out and Submit to the town application to use Jillson Square (earlier is better, no later than May 1)
- Hire a Market Master

#### April:

- Hire a Market Master
- Apply for Farmers' Market permit from Health District
- Apply for FNS reauthorization

#### May:

- Distribute and hang posters and signs early in the month
- Radio and media appearances (Wayne Norman)
- Promote Market at 3rd Thursday Streetfest
- Market Opens Last Saturday of the Month

#### June

- FMNP Checks for new season distributed at end of the month

#### July

- EastCONN Summer Youth Employment begins

#### August

- EastCONN Summer Youth Employment ends (half way through month)
- UConn and Eastern students return last two weeks of the month

#### September

- Downtown Country Fair - last weekend of September or First weekend of October?

#### October

- Last Market occurs the last Saturday of the month

#### November

- Convene Market Association to discuss the season and plan for the future (discuss new vendor ideas - how to diversify, who to recruit)

### **Timeline of weekly activities for the market**

- Monday
  - (every other week) Submit budget materials for payment
- Tuesday
- Wednesday
  - Identify a recipe for the cooking demonstration if applicable
- Thursday
  - Send Weekly E Newsletter
- Friday
  - Charge EBT Machine
  - Grocery shop for demonstration if applicable
- Saturday
  - Market is open
  - Track EBT Usage
- Sunday

### **Time line for Set up at the Market**

- 6:45 am
  - Arrive at the office to load materials
- 7:00 am-8:00 am
  - Market vendors should arrive no earlier than 7am for the 8am start time.
  - Set up Market Tent and tables
  - Assist any vendors with setting up their tents as needed
  - Vendors should not begin selling prior to 8am.
  - Set up any parking barriers as necessary
- 8:00 am
  - Market opens
  - Distribute sales tracking slips to all vendors
- 8:30 am
  - If a cooking demonstration is being conducted, head to CLiCK, to prep materials and produce
- 9:30 am
  - Begin cooking demonstration
- 12:00 pm
  - Market Closes
  - Vendors should hand in their sales slips and collected EBT tokens to the Market Manager
  - Take down tents and tables
- 12:30 pm
  - Return market items to storage unit

# Best Practices for Successful Urban Farmers' Markets

Prepared by Stephanie Clark, Willimantic Farmers' Market Master

Funded by the USDA Farmers' Market Promotion Program



Windham Regional Community Council, Inc.



This project is funded by a USDA Farmers' Market Promotion Grant awarded to the Windham Regional Community Council, Inc. on behalf of the Willimantic Farmers' Market. The process through which this document was created involved meeting and talking with local market managers as well as some online research. This is not meant to be a de facto mandate for managing a farmers' market, but, rather as another tool for market managers to use as they improve their market in an urban area.

### **Governing Organization and management**

Farmers' markets are managed in a variety of ways. Some are run by the municipality, a local non-profit organization, or committee. There are some that have a paid market master, and others that rely solely on volunteers. There is no right or wrong way to oversee the governing of a farmers' market. What is important is that vendors, staff, committee members and volunteers have all bought into the organizational structure and the decision-making processes. Decisions need to be made in a transparent manner that is in the best interest of the market. Think through various methods of decision making be it voting by majority, by a select committee, or otherwise and make sure everyone knows how decisions are made for vendors and customers.

### **Regulations**

**Insurance:** Make sure that the market and the vendors have adequate insurance coverage. The market itself should carry liability insurance in the case of onsite accidents. Additionally, the vendors should carry product liability insurance for their businesses. Different markets require different minimums for vendor liability insurance coverage, but they all are either \$300,000 or more.

**Health District Permitting:** Work closely with your local health district to ensure compliance with state food safety laws. This is particularly critical if you plan to offer samples and/or conduct cooking demonstrations. Additionally, some districts require each farmers' market to complete a permit application each year just to operate. It is best to contact the district well in advance of the start of the market to give you time to understand the rules. Be aware of how any of your vendors plan to sample, demo or serve any food products so that you can discuss those scenarios with your local health department. If sampling is not allowed, think creatively about nearby spaces and/or businesses that are allowed to sample so that there is an opportunity for potential customers to "taste the market".

**Connecticut Department of Agriculture Certified Farmers' Market:** In Connecticut, certifying the farmers' market with the state Department of Agriculture (DOA) is a good idea for a number of reasons: it enables your vendors to accept WIC and Senior Farmers' Market Nutrition Program (FMNP) checks, the DOA will list your market as a certified market on their website and publications, and it allows for the sales of some farm-made items exempt from certain inspection programs. Contact the CT DOA to apply for certification.

**USDA Food and Nutrition Service:** Becoming authorized to accept federal food benefits through the Supplemental Nutrition Assistance Program (SNAP) is an important step in ensuring that your market is accessible to low-income community members. Census data and your state's

Department of Social Services or the like may be able to help you understand how many SNAP recipients are in your market area. Most markets use a wooden token system where the customer swipes his/her EBT card at the centrally located market table and spends the wooden tokens as they would cash. Individual vendors are periodically reimbursed for their sales by the market.

### **Location**

Determining the location of the farmers' market can be difficult. There are many factors that market leaders should consider. Accessibility and visibility are two very important considerations. Make sure that your market is accessible for customers using public transportation or are walking from the city center, and that there is ample parking close by for those who drive. A lack of parking or nearby transportation will deter potential customers. Think about how your location will accommodate community members of different income levels.

Visibility is important to attract new customers and as a reminder to community members that the market is taking place. Finding a space that is accessible, visible and offers room to grow is critical to a successful farmers' market. Other factors to consider include relationship with landowner and access to utilities (electricity/water/restrooms) as well as ease for vendors to pull in, unload, and park off-site if necessary. Asking questions about your location's ability to allow the market to operate in inclement weather and thinking through how it will appear in multiple seasons are also critical pieces to your location.

### **Vendor Ratio**

It's important to offer a diverse mix of products that includes affordable options. Fruits and vegetables should comprise the majority of the vendor ratio. Bread, milk, cheese, and meats are also good offerings at the market. Some specialty products are nice to have at the market as they give our customers more choices for locally produced items, and in turn support a local craftsman. Many customers use FMNP checks, so it is important to offer a variety of foods that can be purchased with those benefits.

### **Promotion**

There are many different ways to promote your farmers' market, and you should do all of them! First and foremost, good, visible signage is imperative. Many folks learn about their local farmers' market just by seeing it. There should be large signs, banners, and even balloons up the day of the market to alert community members that the market is in progress. There should also be some permanent signs up that list the day, time and location of the market. These should remain up for the duration of the season if possible.

In addition to large signs and banners, there should be flyers printed and posted throughout the community. Whenever possible, market representatives should attend community events to hand out flyers and speak with prospective customers in person. The one-on-one interaction enables market reps to enthusiastically promote the market and answer any questions that should arise.

Should your budget allow, advertising on the radio and in print media is still a good way to reach and remind community members that the market is up and running. In addition to paying for advertising (or in place of depending on your budget), send press releases, solicit interviews with local print journalists and radio hosts, and post your market days/hours on community calendars.

Build partnerships with community organizations to get the word out – churches, schools, food assistance distribution sites, low income and senior housing offices, local chambers of commerce and other business associations. These groups can use their networks to help support your market. Consider planning events with some of these community organizations to build on the reach of each group.

Build your online presence through social media, an informative and engaging website and weekly e-newsletter. Use your online presence to promote events, highlight in-season produce and to communicate any market specials or changes with customers.

There are a number of ways to attract new customers to the market. Some markets find success in offering specials, discounts, coupons or “market bucks” to bring a friend. These offers can be an effective way to reach new customers. Incentives such as “Double Value” provided to federal assistance benefit holders of SNAP and/or FMNP are also an excellent way to bring new customers that otherwise might not shop at the market.

Planning special events geared toward both children and adults is another good way to attract new customers. This can turn weekly market shopping into family time that everybody looks forward to. Some examples of special events include music, cooking demonstrations, children’s art projects, family yoga, etc.

### **Partners**

Partners are crucial to all markets, especially in the areas of recruiting volunteers, musicians, artists and of course to help promote the market. Consider partners that provide a special expertise or insight into a population you are encouraging to attend the market. Think through potential cross promotion or sponsorships of the market with community or state partners. You should also tap into national and regional organizations focused on improving farmers markets, such as Wholesome Wave and the Farmers’ Market Coalition. They have an abundance of resources to help build your market. Your location’s land/building owner should also be considered as a potential partner.

### **Benefits**

WIC/SENIOR Farmers Market Nutrition Program (FMNP) Checks benefit farmers’ markets in a couple of ways. The checks can only be spent on fresh produce (and honey for Senior FMNP checks) purchased from a certified vendor at a farmers’ market, thereby creating an incentive for recipients to go to the market. They also serve as a marketing tool for the farmers’ market as they are distributed via food benefit agencies to individuals who may not have previously been aware of the market. Distributing flyers indicating market location and hours to be handed out with the checks is a good way to further promote your market.

## **Inclusive Culture**

Inclusivity is perhaps one of the most crucial components of the urban farmers' market. There has been a recent discussion on the Wholesome Wave list-serve regarding the different methods market managers are using to ensure that their market is welcoming to community members from all income levels and ethnic backgrounds. The ideas generated from that discussion deserve thoughtful consideration from anyone running a farmers' market. Beyond offering incentives, the ideas include: recruiting bilingual volunteers to staff the info table, offering stipends for local community members to conduct outreach and advocate for the market in their neighborhoods as "Community Champions", hiring diverse musicians to play during the market, offering specialty ethnic foods, clearly displaying prices, and building meaningful relationships with clientele.

Inclusivity is also necessary for social media and websites for farmers' markets. A study of 41 randomly selected urban farmers' markets throughout the United States showed that only 51% of their websites showed people of color, and that only 17% had a translation option available. The same percentage, 17%, had a website that clearly indicated what types of food assistance benefits they accept (SNAP, WIC/Senior FMNP, etc.) It is vitally important that one of the faces of the farmers' market, the website, reflect the community that the farmers market is trying to reach.

## **Data**

Being able to show results and anecdotes from season to season as well as compare data from week to week supports your market in innumerable ways. While some data is under market management's control such as customer counts and information gathered from a central terminal system, other data such as vendor sales depends on obtaining it directly from the vendors. Collecting data on weather, customer counts, customer reflections, SNAP redemptions and the number of vendors and activities for each day can all be done through market management. Obtaining vendor sales data and redemption of federal benefits such as SNAP and FMNP per day requires an agreement with vendors, and while surveys can be performed in the case that vendors do not want to directly report. Data like this can be extremely helpful in grant and sponsorship applications, as well as to confirm specific growth of market sales and customer spending patterns.

[Subscribe](#)[Share ▼](#)[Past Issues](#)[Translate ▼](#)[Free Yoga at the market this Saturday!](#)[View this email in your browser](#)

## What's Fresh this Week?

Baked Goods  
 Blueberries  
 Beets  
 Breads  
 Carrots  
 Cucumbers  
 Cut Flowers  
 Eggs  
 Green Beans  
 Herbs  
 Jams  
 Kale  
 Kombucha  
 Local Honey  
 Local Pork  
 Mint  
 Parsley  
 Radishes  
 Regionally Roasted Coffee  
 Salad Mix  
 Scallions  
 Seedlings  
 Snap Peas  
 Spinach  
 Swiss Chard  
 Turnips  
 Yellow Squash  
 Zucchini

40th Anniversary BBQ tickets now available online!



Join us on August 20th from 12:30-3:30 p.m. on Jillson Square to celebrate 40 years. Our farm-to-table BBQ will feature chicken and pork from Proctor Hall Farm, corn on the cob, farm fresh salads, and local beer samples from Willimantic Brewing Company. Purchase tickets at the market on Saturdays from 8a.m.-12 p.m or [online here.](#)

Beer & BBQ: \$35

BBQ: \$ 30

Kids Ticket (under 12): \$15

Let's Celebrate Bundle: \$45 includes Beer Tasting, BBQ, and

T-shirt

**Free Yoga at the Market this Saturday!**

Subscribe

Share ▼

Past Issues

Translate ▼

## This Week's Farmers and Vendors

Bluebird Hill Farm  
 Brown Farm  
 Delamatta Bakery and Crafts  
 Grounded Coffee Co.  
 GROW Windham  
 Live on Calm-bucha  
 Pfalzgraf Farms  
 Proctor-Hall Farm  
 Rachels' Veggies and Berries  
 Russo's Roots  
 Sanctae Familiae Villa  
 Shooks Apiaries  
 Tiny Acre at Big Oak



The Willimantic Farmers' Market

Accepts:

WIC/SENIOR FMNP Checks  
 SNAP Benefits/EBT  
 and offers  
 SNAP Double Dollars

Contact Kate Callahan with  
 questions:

[Kate.callahan@growwindham.org](mailto:Kate.callahan@growwindham.org)

Join us for all-levels morning yoga to greet your weekend this

Saturday from 9–10 a.m. Beth Martin Prose is a local educator in

Windham and is looking forward to leading yoga at the market.

Please bring your own mat and sunscreen. We will have

Loucraft-y Soaps' Bug-off Spray available.



### Featured Item of the Week

Blueberries  
 from

Rachel's Veggies and  
 Berries

Come pick up some fresh  
 blueberries this Saturday.  
 Great for jams, baked goods,  
 over yogurt, or right out of the



### Recipe of the Week ~ Asian "Noodle" Salad

Modified from [Simplyrecipes.com](http://Simplyrecipes.com)

Salad:

- 3 to 4 zucchini or summer squash, spiralized
- 1/2 teaspoon salt
- 1 1/2 cups thinly sliced, roughly chopped red cabbage

[Subscribe](#)[Share ▼](#)[Past Issues](#)[Translate ▼](#)

- 2 green onions, thinly sliced on the diagonal
- 1/2 bunch cilantro, chopped

*Dressing:*

- 1/3 cup seasoned rice vinegar
- 2 Tbsp olive oil
- 1 1/2 teaspoons dark roasted sesame oil
- 1 clove garlic, minced (about 1 teaspoon)
- Pinch of red pepper flakes

### METHOD

1. Place the spiralized zucchini "noodles" in a large bowl. Add the cabbage, carrot, bell pepper, onions, and cilantro.
2. Whisk together in a medium bowl the seasoned rice vinegar, olive oil, dark sesame oil, minced garlic, and red pepper flakes.
3. Pour the dressing over the vegetables and gently toss to combine.

*Copyright © 2016 Willimantic Farmers' Market, All rights reserved.*

[unsubscribe from this list](#) [update subscription preferences](#)

The MailChimp logo is displayed in a white, cursive font within a grey rectangular box.



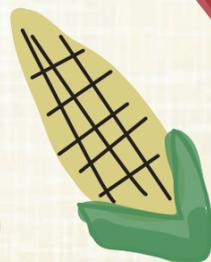
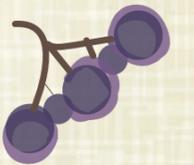
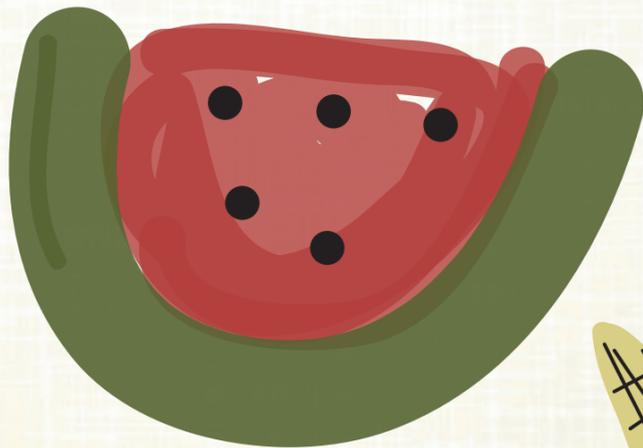
WILLIMANTIC  
*Willimantic*  
*Farmers*  
*Market*

MERCADO DEL AGRICULTOR



*Celebrating*  
**40 YEARS!**

¡CELEBRANDO 40 AÑOS!



JANETTE (NATCHAUG ELEMENTARY SCHOOL) • EVELYN (NATCHAUG ELEMENTARY SCHOOL) • KIMBERLY (NORTH WINDHAM SCHOOL)  
TELMA (WINDHAM CENTER SCHOOL) • IZAYAH (CHARLES H. BARROWS STEM ACADEMY) • ALEICHKA (WINDHAM CENTER SCHOOL)  
CAMELIA (WINDHAM CENTER SCHOOL) • JAIDEN (NATCHAUG ELEMENTARY SCHOOL)



# THE WILLIMANTIC FARMERS MARKET

THE LONGEST RUNNING MARKET IN CT!



WE ACCEPT WIC/SENIOR FMNP CHECKS AND SNAP BENEFITS

## Double Your SNAP Dollars

Spend \$10, Get \$10 Free for fresh fruits and vegetables

### SATURDAYS 8 AM - 12 PM

Last weekend in May Through October

Jillson Square Park

645 Main Street Willimantic, CT

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

# MERCADO DEL AGRICULTOR DE WILLIMANTIC

E L M E R C A D O M Á S A N T I G U A E N C T



ACEPTAMOS WIC / SENIOR FMNP CHEQUES Y SNAP BENEFITS!

**Doble su dolares de SNAP**  
Gasta \$10, recibe \$10 gratis por frutas y verduras frescas

**DESDE 8 HASTA MEDIODÍA**

Los Sábados desde la última finde semana de Mayo hasta Octubre

en **Jillson Square**

645 Main Street Willimantic, CT

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

# A Guide for Designing and Managing a Farmers Market Website

Prepared for: Willimantic Farmers Market

Funded by: USDA Farmers Market Promotion Program

Prepared by: Christopher D. Brechlin, Blueprint for Impact

# Table of Contents

<a href="#"><u>Essential Components of a Farmers Market Website</u></a>	Page: 03
<a href="#"><u>Fig. 1 – Willimantic Farmers Market Homepage</u></a>	
<a href="#"><u>Fig. 2 – Portland, OR Farmers Market Homepage</u></a>	
<a href="#"><u>Fig. 3 – Capital City Public Market Homepage</u></a>	
<a href="#"><u>Your Website as an Extension of Your Market’s Brand</u></a>	Page: 06
<a href="#"><u>Finding the Right Web Developer</u></a>	Page: 08
<a href="#"><u>Options for Designing and Managing a Website</u></a>	Page: 09
<a href="#"><u>Setting Up a WordPress Website</u></a>	Page: 10
<a href="#"><u>Basic Components of WordPress</u></a>	Page: 14
<a href="#"><u>Project Budget &amp; Basic Setup Costs</u></a>	Page: 16
<a href="#"><u>Endnotes: Glossary of Terms</u></a>	Page: 17
Additional Resources Included	Attached
<i>Food Icon Images, Farmer Profile Questionnaire, Demo Content</i>	

# Part I: Essential Components of a Farmers Market Website

Each farmers market website will be unique to the region that it serves and should be designed to reflect the programs that the individual market offers, as well as the culture of the surrounding communities. Yet, there are a handful of common elements that are very likely to be common across all websites that represent these markets.

## 1. Home Page:

This is the essential landing page for most visitors and, unless your organization is initiating a digital marketing campaign that includes paid online advertising, this will be the first point of contact for your visitors.

## 2. About Page:

The “About” page for any nonprofit or community organization is the most essential page. New visitors and funders will likely visit this page learn about the farmers market, its mission, vision, values, and history. In many cases, this is also the first entry point for individuals and families looking to discover what kind of food programs (SNAP/WIC) are accessible at the market.

## 3. Events Page:

Farmers markets typically run a wide variety of programs and, at the very least have one day a week on which they operate. Since managing content can be challenging for small organizations, it is essential to have this page with all of the individual market days planned out for the entire season. You can always make changes to individual events if special programming is added or subtracted from a day. Having regular content on a website is important for search engines to index the site and be able to identify that your market is operating on a regular basis. This will be an essential, and in some cases the only, component of a Search Engine Optimization strategy.

## 4. See What's Fresh:

The name of this page could be different, but the concept is important. Depending on the region, farmers markets will have varying types of produce available throughout the market season. The Willimantic Farmers Market uses icons to represent the produce available each month throughout the year. If your market opts not to design individual produce icons, then a simple solution will be post the produce calendar available from your state's USDA website. Included with this guide is the Adobe Illustrator design file that was used to create the icons. Any individual is welcome to use and make changes to those icons to suite their markets. It is important, however, to note that this specific set of icons is representative of produce available in Connecticut throughout the year. Your state or region may need a few additional icons.

## 5. Farmer/Vendor Profiles:

Farmer/Vendor Profiles are highly recommended for all farmers markets, but not essential. Your farmers are vital to the identity of your market and are not always likely to have their own digital presence. You provide a service by giving them the access to profiles on your website. It also provides them the opportunity to market their produce or other goods that they offer at the market. For farmers that are more comfortable with digital technology, you can develop a way for them to build their own profiles. In Willimantic, this was the original plan, but it quickly became clear that the core group of farmers would not adjust well to managing their own profiles, so the profiles became a feature managed by the market master.

## 6. Contact Us:

Every website needs a simple contact page. It should include a secure contact form, phone number, and properly formatted address. As more visitors begin to access your website via mobile devices, they will expect to be able to simply tap the screen and get directions. Additionally, a properly formatted address will help search engines properly identify and promote your address when people look for your market online.

FIGURE 1:

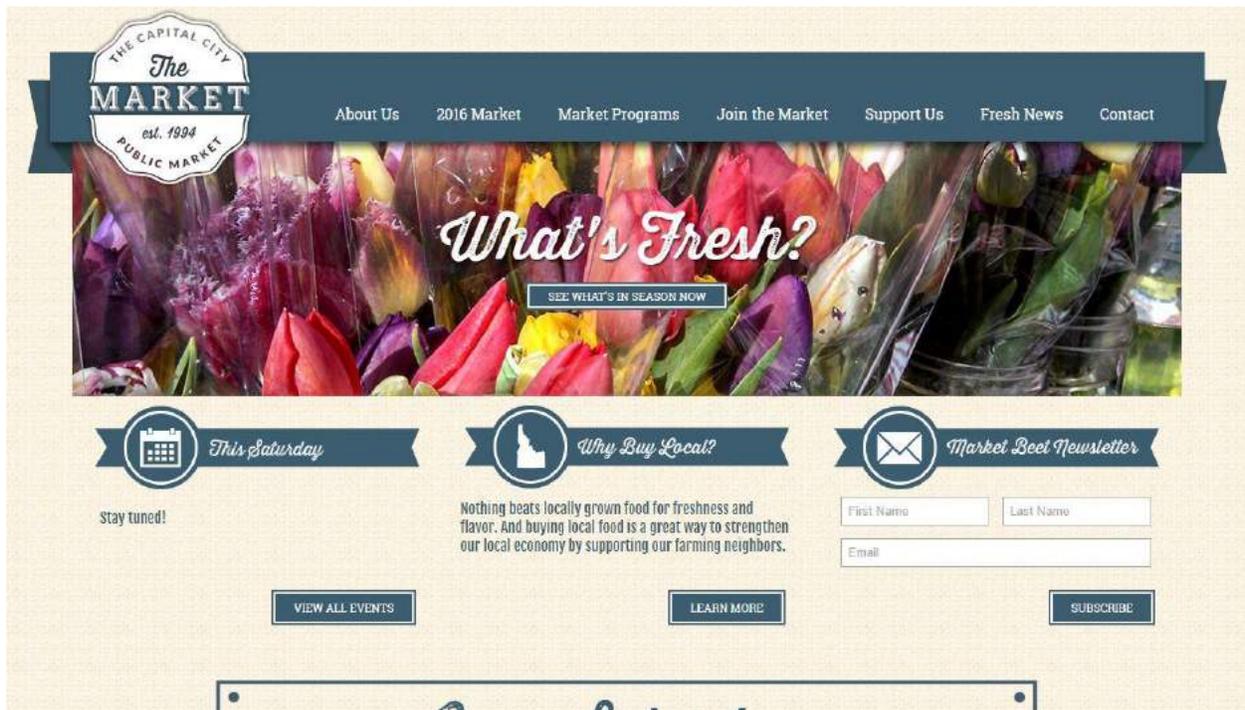


\*\*The Willimantic Farmers Market decided that it wanted to also include recipes from farmers and community members that used local foods. Recipes are a fantastic way for community members to share and interact with each other through your new website.

FIGURE 2:



FIGURE 3:



## Part II: Your Website as an Extension of Your Market's Brand

Many professionals still believe that a website is a tool exclusively for people to find information. However, it has in fact become a place where visitors expect to interact with an organization's brand. It can, and should, be a reflection of a farmers market's identity. The content, the logos, the images, the colors, and even the fonts all have an immediate influence on you visitors and within seconds will allow them to make a judgement about your organization. Depending on how you have identified your target market and how you are implementing a strategy to attract new customers to the market through the website, you will need to make sure that your website, on every page, is an obvious extension of your brand. It is also especially important to understand how a logo is used as a component of digital identity.

### **Elements of an Effective Digital Identity**

Having a single logo is no longer sufficient for your brand. When you work with a designer to create a logo that reflects a fresh vision for your farmers market, it is important to make sure that you receive all of the various parts that you need. Please be aware that this list is based on current (2016) trends in web development and may need to be updated periodically.

The reason that digital identities for organizations have become so complex is that the digital world has become incredibly expansive and exists across many different computers, web browsers, mobile phones, and tablets. All of them have different capabilities and internet access speeds. In addition, you will want to account for things like contrast and quality for printing. Print logos should be available in both full color and simplified in black and white. They will also need to be many times larger in both physical size (pixels) and file size (megabytes). By contrast, digital logos should all be optimized for the web, which is a specific setting designers use when creating these brand elements. It is important for you to be aware of these things and ensure that the designer you hire is aware of and capable of providing all of these things to you.

When considering a logo that will be consistent in both digital and print publications, it will be essential to keep graphic elements and color palettes simple, and limited in number. In addition, the font in your logo should be identified by name and used where applicable throughout the website. In many cases, however, identifying a font that accents the logo text will work just as well. Typically, digital logos should be within the Red, Green, Blue (RGB) color spectrum and print should be within the Cyan, Magenta, Yellow, and Black (CMYK) spectrum. While there are numerous reasons for this, it is most important for you to know to ask for a logo version in each spectrum. RGB is optimized for computer/device screens, and CMYK is optimized for the way that printers combine ink/toner colors.

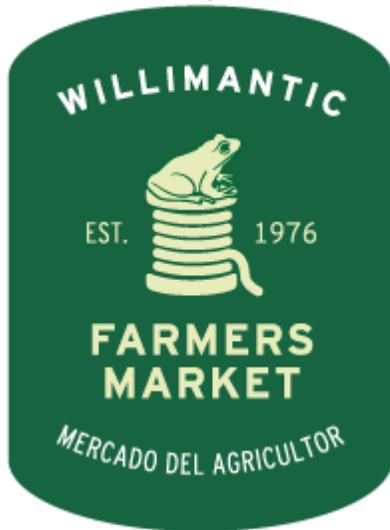
Digital logos should also be available in a variety of sizes. This means that whatever design you choose, make sure that it will maintain a proportional consistency no matter how large or small it becomes. A good logo will be easily associated with an organization's brand even when it is illegibly small. Newer devices also come with a feature called a Retina Display, which has a higher pixel density and will therefore show sharper images. In this case, "Retina-Ready Logos"

should be exactly twice the size of the regular logo that you add to your website. Some services like WordPress and Squarespace will provide a specific place to upload a retina logo.

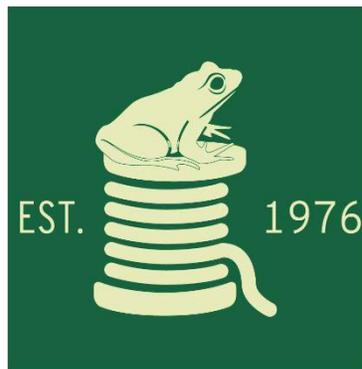
Digital font sizes will need to vary depending on how they are used. Sans Serif fonts are typically ideal, but consulting with a designer, or your marketing team is recommended. A good WordPress theme<sup>i</sup> or web designer will program a range of font sizes and relationships for different headings and visual elements of the website.

## Willimantic Farmers Market Digital Identity

Logo



Icon (Favicon)



Typically Very Small  
(30px by 30px)

Primary Font:  
Google Fonts: Oswald

Accentual Font:  
Google Fonts: Open Sans

## Color Palette



#17633f  
R: 23  
G: 99  
B: 63



#e8eab9  
R: 232  
G: 234  
B: 185



#020202  
R: 2  
G: 2  
B: 2

**Color Pallet:** What you're seeing in the color palette are a numbers that represent each color in computer code. The six character number is called a hex code<sup>ii</sup>. It is the simplest way to represent the colors of your brand in a digital environment, like your website. The RGB<sup>iii</sup> numbers are another way to represent your brand colors. RGB was previously mentioned.

## Part III: Finding the Right Web Designer

There are some standard skills that a good web designer should have. While the list could potentially be very long, here are a few key concepts that he/she should be able to discuss and implement when working with you.

- **Responsive<sup>iv</sup> Web Design:** Responsive web design has two key components. The first is that your website will resize to look and function in a similar way no matter what device (computer, phone, tablet) your visitors use to access it. This can be tricky, and an inexperienced designer may tell you that it isn't particularly important or may neglect vital details that ensure your website functions the same for all visitors. In addition, responsive websites have an order of operations to them that stacks up visual components in a specific order when your website's content is resized for smaller screens. Your designer should emphasize the importance of responsive design and be able to implement it as a key concept. Responsive websites are already being prioritized by Google in search listings, and will eventually become a requirement for any entity with a web presence. Responsive is also different
- **Search Engine Optimization<sup>v</sup> (SEO):** SEO is another concept that can be a challenge for some individuals to understand and implement. However, if your designer does not understand how to implement the basic principles of SEO, then you will likely need to find additional assistance to ensure that your market will have a presence in search engines. If your local community members are unable to find your farmers market within a few clicks, you risk losing them permanently to competing markets that have a better search ranking. SEO is also about more than just Google, as some people still use Yahoo or Bing to search the internet. All search engines index (rank) websites in a different way. Google, for example, uses automated programs called "Spiders" that crawl your website looking for keywords and making notes. If you are set up appropriately for SEO, it will be easier for the spiders to navigate your content and take the right notes to ensure that you show up in search results.
- **Security:** For any organization or individual operating on the internet, security should be a primary concern. If your designer does not emphasize strong passwords and implement as many security measures as possible on your website, then it will be important to bring that up with him/her. Additional security features in WordPress include Captcha<sup>vi</sup> features on all forms and plugins<sup>vii</sup> like Wordfence or iThemes Security, which regularly scan for website risks and vulnerabilities. In addition, if you decide to accept payments or donations through your website, he/she should have at least a basic understanding of PCI Compliance<sup>viii</sup> and how to protect your donors from identity theft. No designer can guarantee 100% protection against hackers, but he/she should be capable of protecting you as much as possible.
- **Platform<sup>ix</sup> Knowledge:** Depending on your needs, your designer should be able to make recommendations for the right platform to fit your needs. A platform is an environment in which your website will be built. Within which, there will be all of the accoutrements that you'd expect a website to have. Platforms might include

WordPress, Squarespace, Nation Builder, Wix, Drupal, Joomla, or even more. Your designer should have a body of work use the platform that he/she recommends using, but should also be able to listen to your needs and ascertain your capacity to manage a website and make a determination based on what you actually need, not just what he/she is comfortable building for you.

He/she should also be able to listen, visualize, and adapt to the feedback that your organization provides when discussing its needs for a website. For example, if you only need a simple website that provides information to visitors, then your designer shouldn't be recommending a complex website with a lot of moving parts. On the other hand, if you would like to host recipes and farmer profiles, like the Willimantic Farmers Market, or even take the concept further and offer it as a mini-social network for the farmers, then the project begins to get more complex and will require more extensive web development.

If your farmers market is small, you may attempt to go with the most affordable option possible. In some cases, this may be the only option. However, it is important to note that while some individuals may claim the ability to build a website, they may also lack an important understanding of design principles and a general understanding of how contemporary websites should work. A lack of understanding of these concepts will inevitably cause trouble down the road, as your website will not hold muster to rank in search engines and people may not be able to find or access your website when using mobile devices. It doesn't always have to be pretty, but it does have to work.

## Part IV: Options for Designing & Managing a Website

You will probably come across a myriad of options and recommendations for building a website. Wading through and understanding all of the information you find might be stressful for you. The most important concept to understand before navigating the world of website building options is the Content Management System (CMS). A CMS is designed to make it easy for you to organize and manage your websites pages, blog posts, images, videos, and other types of content that you want to make available on your website. To make the rest of your research a little easier to conceptualize, here are a few basic options you will find and a note about their biggest pros and cons.

**WordPress:** WordPress is an open source<sup>x</sup> (see glossary) CMS, which means that you have a massive community of support behind it. The underlying software is free to install and there are a wide range of free plugins and themes to use. There are also paid versions that come with technical support. **PROS:** You have a nearly limitless potential for customization and interactive features, at a low/no cost to you. After you adjust to it, the system is very easy to use. **CONS:** It requires a little more maintenance and set up can be a challenge for non-curious or non-technical people.

**Squarespace:** This is a CMS that you pay a single monthly fee to use and that is it. It allows you to choose a theme, build a website, and update it all from a few easy-to-navigate pages. It is run by a company rather than a community, which has the benefit of being stable and

consistent. **PROS:** You do not need set up an account with a host<sup>xi</sup> or install any software. Everything you need to manage a website is in one place and you can call for customer support. **CONS:** You are VERY limited in the ability to customize and extend the functionality of your website. A website that needs anything beyond basic functionality (About page, Contact page, Blog, etc) will not work well on Squarespace.

**Other Options to Consider:** WIX, Drupal, and Joomla are all additional options that you may hear about or consider, however, they have significant cons that do not make them ideal.

- WIX is as affordable and easy to setup as Squarespace, however, its website templates are not fully responsive, which is a significant problem for those who do not plan to make significant changes to the website in the near future.
- Drupal and Joomla are open source projects like WordPress, but they do not have communities as large as WordPress, and therefore can be limited in their extendibility. They also require significantly more technical expertise to manage than WordPress.

NOTE: The author of this report has no financial stake in promoting or demoting a for-profit entity in this report. Please do not consider the inclusion of any of these options to be anything other than an analysis and recommendations of the best options for a farmers market.

## Part V: Setting Up a WordPress Website

Setting up a WordPress website has never been easier. At every stage in the process, you have technical support teams, extensive documentation<sup>xii</sup>, and community support forums that address specific problems you may be encountering. If you want a customized website, WordPress is the simplest and most comprehensive tool to help you accomplish that goal. Below are the basic steps. For all other references you should refer to the WordPress Codex, an encyclopedia of information on all things WordPress related.

1. Pick your domain name<sup>xiii</sup> and a web hosting service
2. Choose and install a WordPress Theme
3. Choose and install the necessary WordPress Plugins
4. Customize your theme
5. Add your pages and other content

While those steps may seem simple, there are multiple aspects to each and you will need to do your homework ahead of time, in order to begin.

### Before you Begin

Before doing any work setting up your website, you should begin by looking at other farmers market websites to see what you like and don't like. In addition, you should have a logo prepared, and your brand colors prepared ahead of time. You should also have the content for each page prepared – primarily text and images – as well as a general understanding of how you want to lay out the content (you can use a hand drawing or a digital wireframe)<sup>xiv</sup>.

You can also find helpful information here: [https://codex.wordpress.org/First\\_Steps\\_With\\_WordPress](https://codex.wordpress.org/First_Steps_With_WordPress).

## 1. Pick Your Domain Name and Web Host

We recommend choosing a managed WordPress hosting service. Here are three that we know are very good. Prices may vary, but in most cases, a farmers market will do very well with a basic pricing tier. If your market is in a large metropolitan area, you should consider upgrading your plan to accommodate heavy website traffic.

- SiteGround WordPress Hosting - \$9.95/month for the Startup Plan
  - Free Domain Name with Purchase
  - \$3.95/month if you purchase 12 months at once
- GoDaddy Managed Wordpress - \$7.99/month for Basic Plan
  - Free Domain Name with Purchase
  - \$4.99/month if you purchase 12 months at once
- WP Engine - \$29.00/month
  - Best WordPress hosting service available for complex websites
  - Recommended for advanced/very high traffic website

If you choose a managed WordPress hosting service, then the WordPress software will already be installed for you. If you have a host that you are familiar with and would like to use that service, then you should look for a “one-click” installation. If you have not done this before, you can contact your hosting company and have them help. Here is what the “one-click” installation button might look like.



## 2. Choose and Install a WordPress Theme

There are two safe places to find themes that will come equipped with the features you need to make an excellent website.

- WordPress.org >> Themes
  - An extensive library of free themes

- It is important to note that the free themes can be great, but you should do you research to make sure that they have enough features for you
- Never download a free theme from a website other than WordPress.org
- ThemeForest.net
  - An extensive library of user-reviewed themes for sale
  - Be careful purchasing WordPress themes from websites that are not peer-reviewed. ThemeForest.net has a reputation for being safe and secure.
  - The Willimantic Farmers Market purchase the Avada theme from this marketplace

Note: Be sure to only choose a theme that clearly states that it is “Responsive.”

After you have chosen a theme you can follow these steps (from WordPress) to install it on your WordPress website. [https://codex.wordpress.org/Using\\_Themes](https://codex.wordpress.org/Using_Themes)

### 3. Choose and Install WordPress Plugins

Plugins extend the functionality of your website. If you choose a free theme, you may need to install many plugins to make your website as customized as you would with a paid theme. Some paid plugins have a good reputation and can be purchased through developer websites. We recommend doing extensive homework first.

Only download free plugins from this website: <https://wordpress.org/plugins/>, as there is no guarantee that you will be downloading safe files. There are currently **44,331** plugins that have been downloaded over 1.2 Billion times. That can be a lot to sift through, so below you will find helpful hints on how to choose a good plugin, and a list of some very good plugins that every website could find useful. For most users, you do not need to download and upload plugins anymore. It can all be done from within your website. However, you should recognize the elements of a good plugin.

#### Anatomy of a Plugin Page

Increase your traffic, view your stats, speed up your site, and protect yourself from hackers with Jetpack. [Download Version 4.0.2](#)

1 Description Installation FAQ Screenshots Changelog Stats Support Reviews Developers

Jetpack simplifies managing WordPress sites by giving you visitor stats, security services, speeding up images, and helping you get more traffic. Jetpack is a free plugin.

**Traffic Growth & Insights**  
Jetpack tells you how many visits your site gets and helps you get more traffic with tools like Related Posts, Publicize, Enhanced Distribution, and Sharing.

**Security**  
Jetpack protects your site against brute force attacks and unauthorised logins. We also

2 Requires: 4.4 or higher  
Compatible up to: 4.5.1  
Last Updated: 1 week ago  
Active Installs: 1+ million

Ratings  
3 ★★★★★  
4 out of 5 stars

1. Menu: Each of the items in this menu is helpful for answering any questions you have about what a plugin does or how to use it.
2. This section is essential for identifying a good plugin.
  - a. Requires: The version of WordPress you need to have in order to use it
  - b. Compatible up to: The version of WordPress it has most recently been tested with. You want that number to be the current version of WordPress.
  - c. Last Updated: Most plugins in this repository are maintained by volunteers and don't get frequently updated. If you see that one hasn't been updated in 6 months or more, it probably isn't safe to use. Out-of-date plugins are a security risk to your website.
  - d. Active Installs: the number of people currently using the plugin. A higher number is usually a good sign.
3. Rating: The community will often rate a plugin. The more stars the better. Sometimes you will see a high number of installs with a poor rating. Avoid those plugins.

**Note:** For a list of helpful plugins, go to the Plugins Section of this Guide.

#### 4. Customize Your Theme

When you are ready to begin customizing your theme - i.e. adding a logo, changing colors - then there are two possible place you will go. You will either go to the Sidebar Menu » Appearance » Customize section or you will find your theme's options panel. If you theme has an options panel, then you should follow the instructions that came with the theme. It will most likely be located in the Sidebar Menu » Appearance » Theme Options

If you don't purchase a theme, there is a good chance that you will be using the Customize option. Here is the best place to find information about how that works and what it looks like: [https://codex.wordpress.org/Appearance\\_Customize\\_Screen](https://codex.wordpress.org/Appearance_Customize_Screen).

#### 5. Add Your Pages and Other Content

Most of the content for your farmers market website will be added as pages to your website. You can also add blog posts and will want to set up menus. The process for doing this is the same for all WordPress websites and is explained in detail in the WordPress Codex, linked in the next section. The most important thing to keep in mind is that you have prepared your content ahead of time and have at least drawn a visual layout on paper. Then you can add the content according to how your specific theme is set up.

As the process for adding content will vary slightly depending on your theme it is more important to understand what each aspect of WordPress is called, and then you can just type it into the WordPress Codex and get the help you need. If you have a paid theme, you can also contact those people for help. If you have a web designer, then you don't have to worry.

## Part VI: Basic Components of WordPress

WordPress is designed to have only a few major component to keep it simple enough for anyone to learn, and to make sure that users and developers are all speaking the same language. Below are the essential components that you will need to know in order to set up and manage a website in WordPress. Rather than use this guide to explain each part in detail, you can choose which aspects you'd like to explore by visiting the WordPress.org website to learn more.

- **Themes:**  
Learn: [https://codex.wordpress.org/Using\\_Themes](https://codex.wordpress.org/Using_Themes)  
Find: <https://wordpress.org/themes/>
- **Plugins:**  
Learn: <https://codex.wordpress.org/Plugins>  
Find: <https://wordpress.org/plugins/>
- **Dashboard:**  
Learn: [https://codex.wordpress.org/Dashboard\\_Screen](https://codex.wordpress.org/Dashboard_Screen)
- **Pages:**  
Learn: <https://codex.wordpress.org/Pages>
- **Posts:**  
Learn: [https://codex.wordpress.org/Writing\\_Posts](https://codex.wordpress.org/Writing_Posts)
- **Media:**  
Learn: [https://codex.wordpress.org/Media\\_Library\\_Screen](https://codex.wordpress.org/Media_Library_Screen)
- **Appearance >> Menus:**  
Learn: [https://codex.wordpress.org/Appearance\\_Menu\\_Screen](https://codex.wordpress.org/Appearance_Menu_Screen)  
Learn: [https://codex.wordpress.org/WordPress\\_Menu\\_User\\_Guide](https://codex.wordpress.org/WordPress_Menu_User_Guide)
- **Appearance >> Widgets:**  
Learn: [https://codex.wordpress.org/Appearance\\_Widgets\\_Screen](https://codex.wordpress.org/Appearance_Widgets_Screen)
- **Appearance >> Themes:**  
Learn: [https://codex.wordpress.org/Appearance\\_Themes\\_Screen](https://codex.wordpress.org/Appearance_Themes_Screen)
- **Appearance >> Header**  
Learn: [https://codex.wordpress.org/Appearance\\_Header\\_Screen](https://codex.wordpress.org/Appearance_Header_Screen)
- **Settings:**  
Learn: [https://codex.wordpress.org/Settings\\_General\\_Screen](https://codex.wordpress.org/Settings_General_Screen)

### Helpful Plugins

This is not intended to be a comprehensive list of WordPress plugins. This list has just been very helpful to the Willimantic Farmers Market. For a comprehensive listing with reviews, use your favorite search engine and the keywords "Best WordPress Plugins," followed by the current year. These are all free plugins. For paid plugins, we recommend doing your homework first.

## Contact Form 7

Purpose: Add contact forms and other data collection fields to your website

Find It: <https://wordpress.org/plugins/contact-form-7/>

Ease of Use: **Easy**

## Captcha by BestWebSoft

Purpose: Limit spam login attempts to your website

Find It: <https://wordpress.org/plugins/captcha/>

Ease of Use: **Easy**

## Google Analytics Dashboard for WP

Purpose: Add Google Analytics to track your website traffic

Find It: <https://en-ca.wordpress.org/plugins/google-analytics-dashboard-for-wp/>

Ease of Use: **Easy**

## Google Language Translator

Purpose: Add language translation to your website

Find It: <https://wordpress.org/plugins/google-language-translator/>

Ease of Use: **Moderate**

## Mailchimp for WP

Purpose: Add a MailChimp sign up form to your website for seamless integration

Find It: <https://wordpress.org/plugins/mailchimp-for-wp/>

Ease of Use: **Easy**

## Really Simple Captcha

Purpose: Add a Captcha element to your contact forms for security

Find It: <https://wordpress.org/plugins/really-simple-captcha/>

Ease of Use: **Moderate**

## The Events Calendar

Purpose: Add events management to your website

Find It: <https://wordpress.org/plugins/the-events-calendar/>

Ease of Use: **Moderate**

## W3 Total Cache

Purpose: Make your website faster which has a lot of benefits

Find It: <https://wordpress.org/plugins/w3-total-cache/>

Ease of Use: **Difficult**

## Wordfence

Purpose: Keep your website secure

Find It: <https://wordpress.org/plugins/wordfence/>

Ease of Use: **Easy**

## Yoast SEO

Purpose: Optimize your website for search engine placement

Find It: <https://wordpress.org/plugins/wordpress-seo/>

Ease of Use: **Moderate**

## Part VII: Project Budget and Basic Setup Costs

Project budget for website development can vary widely. Here is an estimate for building a WordPress website.

### Startup costs:

Domain Name & Web Hosting for One Year:	\$50 to \$100
Purchasing a Paid WordPress Theme:	\$65
Having a Logo Designed:	\$200 to \$400

**Estimated Startup Cost: \$315 to \$565**

Hiring a WordPress developer can range from \$50 to \$100 per hour depending on their skill level and work volume. Going for the cheapest designer is not always the best approach as it can be very common that amateur WordPress developers will charge \$50 per hour because they can and will complete a project without important elements of a good website.

## Part VIII: Endnotes: Glossary of Terms

---

- <sup>i</sup> **Theme:** The basic design framework for your WordPress website, containing many of the essential features you need to design an attractive and effective website.
- <sup>ii</sup> **Hex Code:** A six digit alphanumeric code that represents colors in computer code.
- <sup>iii</sup> **RGB:** Stands for Red-Green-Blue and represents the colors as a combination of numbers that display on computer screens.
- <sup>iv</sup> **Responsive:** Refers to the ability of a website and its content to adapt to different screen sizes without dramatically changing how the content is displayed.
- <sup>v</sup> **SEO:** Stands for Search Engine Optimization and refers to the practice of making a website's content easily found on search engines.
- <sup>vi</sup> **Captcha:** An alphanumeric code that must be entered before a user submits a form. It protects your website from spam.
- <sup>vii</sup> **Plugin:** An add-on feature that is easily installed on a WordPress website to extend its functionality.
- <sup>viii</sup> **PCI Compliance:** Refers to a set of standards designed by credit card companies to protect the identities of their customers who are submitting information for online payment.
- <sup>ix</sup> **Platform:** A digital service that facilitates the creation of a community of users and acts as a central point upon which individuals can build websites and computer programmers can develop additional features to improve the functionality of the platform as a whole.
- <sup>x</sup> **Open Source:** Computer code that is publicly available, at its core, and supported by a community of software developers.
- <sup>xi</sup> **Host:** A company that stores your website on its servers and makes sure that visitors to your website are able to access your content.
- <sup>xii</sup> **Documentation:** Instructions for how to use elements of a WordPress theme or plugin.
- <sup>xiii</sup> **Domain:** The reference point given to your website's location on the internet.
- <sup>xiv</sup> **Wireframe:** A line-drawn layout for the content and menu items of your website, similar to an architectural blueprint.



# Willimantic Farmers’ Market Summary 2016 Season

The Willimantic Farmers’ Market has completed the second year of the “Expanding the Willimantic Farmers’ Market: Connecting Local Agricultural Producers to Low-income Consumers in Willimantic, CT, a Multi-ethnic, Low-Income and Low-Access Priority Community” project funded by the United States Department of Agriculture’s Farmers’ Market Promotion Program Grant.

During the 2016 market season the following was accomplished:

**New Location:** The market was moved to Jillson Square, which allowed the market to host more vendors and have increased visibility.

**More Vendors:** This year we have a total of 13 full time vendors, including 4 new full time vendors.

**Increased SNAP benefit redemption:** The market offered the SNAP Double Dollars incentive program again this season. For the first \$10 a SNAP customer spent each week, the market offered an additional \$10 to spend on fruits and vegetables.

	2015	2016
<b>SNAP Distributed</b>	\$616	\$1,528
<b>Incentives Distributed</b>	\$530	\$1,192
<b>Distinct Users</b>	34	59
<b>Transactions</b>	62	139

**Fruit and Vegetable Prescription Program:** This season we partnered with Mansfield Pediatrics to offer families with children who are at risk for food insecurity and diet related illness, \$10 fruit and vegetable vouchers to redeem at the market. This pilot program distributed \$10 each month from July-October to 8 families.

**Increased Customer Traffic:** Our average customers per week increased from 180 in 2015 to 318 in 2016. Our highest count this season was 417, up from 270 in 2015.

**Special Events:** This season we hosted two special events, The 40<sup>th</sup> Anniversary Celebration and the Downtown Country Fair. The 40<sup>th</sup> Anniversary Farm-to-Table BBQ was planned by market staff and functioned as a fundraiser as well as a celebration. The BBQ was held on Jillson Square from 12:30-3:30 following the farmers market. Community members purchased tickets attend the event. The market partnered with the Willimantic Food Co-op for their annual Downtown Country

Fair. This year the fair was hosted on Jillson Square and overlapped with the market for 2 hours. The collaborative event brought additional and new customers to the market and helped to promote the market to the community.

**Promotional T-Shirts and Tote Bags** – T-shirts with the 40<sup>th</sup> Anniversary celebration image as well as t-shirts containing the market logo were distributed, as well as canvas tote bags with the market logo on them.

**Fundraising:** A fundraising account was set up at WRCC to allow the market to collect donations and fundraise under WRCC’s 501(c)(3) status. Fundraising activities this season include:

**Hot Apple Cider** – As the weather got colder, hot apple cider was sold at the market tables for \$1.50 a cup. Money raised from this sale is considered fundraised money for the market.

**The 40<sup>th</sup> Anniversary** – Tickets to this event were sold to the community for between \$15-45. Portions of this ticket cost were used to cover event costs while the remaining total is fundraised money for the market to use in the future.

**Community Donations** – Some members of the community have chosen to donate to the market without explicitly participating in any of the fundraisers. This money can be used just the same as fundraised money.

**Amount Collected this season:** \$1,150

**Recommendations for 2017 Market Season**

Staffing and Budget- See Attachments

Market Growth and Vendor Outreach

<b>Products</b>	<b># of suggested vendors</b>	<b>Leads</b>
Dairy/Cheese	1	DJs Friend
Beef/Veal/Lamb/Fish	1	Vincent Farms
Bakery	1	Mara’s Bakeshop
Rotating Specialty Products (Guest or Monthly)	4-6	Michele Cavar (Crafts) Doug Crane (Hot Sauce) Sahra Deer (Body Products) Michelle Tahir (Body Products) Quiet Corner Fudge