



# EBT INCENTIVE PROGRAM TOOLKIT:

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*A How-To For New or Existing EBT Incentive Programs for the Farmers Markets of Washington State*

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# Introduction

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This toolkit is intended for farmers market managers, staff, board members, volunteers, advocates, or anyone else who may have an interest in bringing an EBT incentive program to their local farmers market. The toolkit assumes the market has already begun accepting EBT, and that all EBT purchases are made at a central information booth location. This text does not cover matching programs for WIC and Senior FMNP (Farmers Market Nutrition Program), however there is a short note on that subject in Appendix VI.

**What is an EBT Incentive Program?** “EBT incentive programs” are targeted farmers market projects intended to draw shoppers using SNAP (Supplement Nutrition Assistance Program, formerly known as “food stamps”) to the farmers market by providing matched dollars for their farmers market purchases. In other words, when SNAP shoppers come to the farmers market, not only will they receive EBT (Electronic Benefits Transfer – the name often applied to SNAP benefits cards) tokens to spend at the market when they swipe their card, but they also receive an additional quantity of tokens, vouchers, coupons, or any other kind of non-cash currency to spend during their farmers market trip. Many EBT incentive programs in the United States specifically promote healthy eating and local agriculture by matching produce (fruits, vegetables, herbs, and fungi) only, however there are those that also match for all EBT-eligible items.

As EBT utilization at farmers markets increases, many markets are beginning to offer incentive programs to encourage SNAP beneficiaries to do their shopping at the market. Just as there are compelling reasons to accept multiple currencies—such as federal benefits or debit/credit, which may be spent as tokens, vouchers, or other coupons—implementing an EBT incentive program maximizes the purchasing power of the members of your community that need it most, while bringing new customers and increasing revenues. As you’ll soon see, EBT incentive programs benefit shoppers, markets, farmers, the local economy, public health interests, city governments, and the community at large. A review of EBT incentives nationwide, as well as relevant food access resources may be found in Appendices IV and V respectively.

You’ve already added federal benefits to your market’s currency, maybe even debit/credit; adding an additional currency that further enhances the diversity and breadth of your market’s shoppers can be a successful hybrid of serving your farmers and community, while strengthening your market. Adding an additional form of currency at your market is never a linear process—some aspects come together all at once, while others must be tweaked each season.

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## I. Building an EBT Incentive Program

### A. Is an EBT Incentive Program Right for Your Market?

Starting an EBT program will impact all aspects of the market, so it is important to be sure that the decision to start on is made thoughtfully. Before you begin your program design, it's necessary to consider a few key questions to determine your market's capacity.

**Make sure you can answer “yes” to the following questions:**

- Does your market currently accept EBT and handle multiple currencies without regular complications or problems? It is a best practice to have an effective bookkeeping, tracking, and vendor reimbursement system in place as an incentive program will add an additional layer of complexity.
- Does your market have the leadership, administrative capacity, and staffing to incorporate additional work, such as:
  - Fundraising
  - Outreach
  - Program implementation
  - Bookkeeping
  - Market-day staffing and operations of program
- Do you have an accessible population of SNAP beneficiaries that can be reached via marketing and general outreach efforts? In other words, do you know who you are NOT serving?

**OPPORTUNITIES** – There are many reasons why the investment of time, energy, and money to start a program will benefit the market.

- Increase sales to farmer vendors.
- Differentiate your market by providing this service and expanding the number of potential shoppers.
- Position the market to be a gateway for other food access activities in your community.
- Act as a conduit for keeping dollars local, supporting your rural economy, and putting healthy food on the table while putting dollars directly in farmers' pockets.
  - The USDA estimates that for each \$1 spent in SNAP, \$1.79 goes directly into the local economy. This multiplier can be an important means of identifying impact for funders.
- Cultivate deeper community partnerships with food banks, WIC clinics, hospitals, local government, and other advocates.
- Participate in state and nationwide conversations on food access.
- Better position your market to receive additional grants and funding to serve low-income populations in the future.

**CHALLENGES** – The challenges to starting an incentive program are similar to those of starting any new market activity.

- Raising awareness for the program with your existing EBT shopper base, as well as customers that may never shopped at your market before. This requires new ways of reaching out to share information about your market.
- Adding demands on market staff and volunteers.

- Potentially adding new staff and volunteers as the program grows.
- Expense of new currency (be it tokens, vouchers, coupons, or other market currency), outreach materials, promotion, and other supplies.
- Requires additional bookkeeping and accounting for a new form of currency.
- Educating vendors on a new form of currency that has restrictions (fruit and vegetables only, expiration date, etc.).
- May be difficult to estimate funding for first year. Requires ongoing fundraising if funds run out mid-season, and if you want to continue the program in subsequent seasons.
- Clear communication with nearby markets that may or may not be running an EBT incentive program of their own as their EBT sales may be impacted.

## B. Notifying FNS

In the past, markets were required to apply for a USDA waiver in order to operate an EBT incentive program. Though no application process is currently required, all markets starting a new program must contact the USDA to notify them of their program’s existence. **(NOTE: Existing programs that are looking to *expand* their program must also notify the USDA of any changes to the program. Follow the same list below, describing the changes and increase in locations, dollars, etc).**

You will have to send the following information to the listed address prior to your program’s start date (an example letter is listed in Appendix I.A):

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Program name (ex: “Fresh Bucks”)</li> <li><input type="checkbox"/> Number of markets participating</li> <li><input type="checkbox"/> Market location(s)</li> <li><input type="checkbox"/> FNS number(s)</li> <li><input type="checkbox"/> Level of funding</li> <li><input type="checkbox"/> Match amounts and limits (if any)</li> <li><input type="checkbox"/> EBT sales from previous year</li> </ul> | <p><b>Send to:</b><br/> <i>USDA Food and Nutrition Service<br/>         Western Region<br/>         90 Seventh Street, Suite 10-100<br/>         San Francisco, CA 94103</i></p> |
|--|--|

## II. Timeline

When constructing a timeline, you may feel that some of the dates you are choosing are somewhat arbitrary. Though it is difficult to imagine the timeline of your program before you have funding, it’s nonetheless important to establish attainable goals and continue working toward them. The checklist below outlines the tasks you’ll want to include in your timeline.

Some markets choose to run their program for the full season, while others choose to time-box their program to the summer months alone in order to concentrate their raised funds to a specific window. Securing funding well before your market season starts is ideal, as you’ll need funds for marketing materials, outreach, and printing the scrip used for your program.

## A. Program Timeline Checklist

### Program Design:

- Program Name
- Choose Match – may depend on funds raised
- Select Currency – tokens, coupons, vouchers?
- Length of Season – may depend on funds raised
- Data Collection and Evaluation

### Organization Structure:

- Board Approval
- Budget Estimate
- Bookkeeping – will you need to change current practices?
- Vendor Participation – educate and communicate
- Staffing
- Contact WSFMA for resource support

### Outreach & Marketing:

- Materials – posters, flyers, signage, translations
- Update Market Website
- Outreach Strategy
- Community Partners – building lasting relationships

### Funding:

- Funder Research
- Fundraising Strategy – align with your budget!
- Special Events – if applicable; may not be necessary

## B. Length of Season

Prior to starting any EBT incentive program, and especially before you pursue funding, it's important to recognize that you may not be able to run an EBT incentive program for the full market season. And that is totally okay! In your first year, think of all of your activities as “piloting”—trying on various strategies to see what fits best for your market.

Set an attainable goal for season length. For example, during the pilot year of Fresh Bucks in Seattle in 2012, the program ran for two months, expanding to four months in 2013, and then to eight in 2014. Changing the season—or even the match, currency, name, etc.—has been documented as not adversely affecting program success. If you make changes that are based off of what *needed* changing in your program's first year, chances are you will have much more success in years to come. If your length of program is different than your market season, be sure to include program operation dates prominently in your outreach materials, on currency, and even in signage at the market.

### III. Program Design

Running a successful program requires thoughtful design that fits within your budget. From your program name, to the way you match your dollars, to the data collected to support your program in future seasons—all of these aspects require thoughtful consideration, and may have to be reevaluated after your first year. A summary of each of the programs operated at 30 markets around Washington State in 2013 can be found in Appendix III.

#### A. Naming Your Program

The Washington State Farmers Market Association offers the usage of the Fresh Bucks name, logo, and any generic marketing templates created each year. This is to make things easier for markets that are first starting out, as well as to provide consistency across the state. Should you choose another name, be sure that your choice is concise, gives an idea of the fact that this is currency to be spent, and will look good on printed materials.

“Gimme 5,” “Double Bucks,” “Fresh Match,” or “SNAP Match” are all good examples from programs around the state that have been successful. “Double SNAP Coupons,” or “EBT Matching Bucks,” though very descriptive, are lengthy to fit on small tokens or bills, and are less memorable. Should your market take an interest in adopting the Fresh Bucks name and/or media, please contact the Fresh Bucks coordinator at [freshbucks@wafarmersmarkets.com](mailto:freshbucks@wafarmersmarkets.com).

#### B. What to Match?

Many EBT incentive programs choose to match dollars for fruit and vegetable purchases only, while others choose to match for all EBT-eligible items. Both have their advantages and disadvantages. The decision you make regarding matching is entirely up to your market, and should be based off of your own internal capacity, as well as what makes for the best opportunities to receive funding.

**All EBT-Eligible Items:** Matching all EBT-eligible items allows you to use the same currency that you currently use for EBT purchases in general. Since the matched purchases will be for all of the same items as regular EBT purchases, there is also one less detail to communicate to vendors, and using this form of match opens up purchases to a wider variety of producers at your market.

**Produce (Fruit and Vegetables) Only:** While matching all EBT-eligible items is convenient and makes for a good pilot program, matching *only* produce also has its advantages. By focusing specifically on fresh, healthy foods—as well as those that specifically benefit local farmers when purchased—the appeal for funders becomes higher. Especially when pursuing support from funders who specifically have an interest in agriculture and public health. Matching for produce does require that you create an entirely new currency—be it wooden tokens or paper—and requires additional communication to vendors so that they clearly understand to only accept this new currency for produce purchases. Many programs that match produce also allow the purchase of veggie starts, mushrooms, and herbs, too.

### C. Choosing a Currency and Match

There is no right or wrong currency for an EBT incentive program—wooden tokens, paper vouchers, or even labeled poker chips may work—however it is important to consider ease of use for both shopper and market staff. The following are some examples of currencies used by 2013 incentive programs in Washington State:

 <p>Tokens; all EBT eligible items</p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"> <li>• Can use existing EBT currency if tokens</li> <li>• Difficult to forge</li> <li>• Durable</li> <li>• Less complex for vendors without fruit/veg limitation</li> </ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"> <li>• Conveys little info</li> <li>• Takes up space</li> </ul>	 <p>Tokens; fruits &amp; veg only</p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"> <li>• Difficult to forge</li> <li>• Durable</li> <li>• Fruit &amp; Veg restriction appealing to health-focused funders</li> </ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"> <li>• Can be confusing if existing EBT currency is also tokens</li> <li>• Conveys little info</li> <li>• Takes up space</li> </ul>	 <p>Paper coupon or voucher; all EBT eligible items</p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"> <li>• Can use existing EBT currency if paper</li> <li>• Can hold info about use, expiration dates, etc.</li> <li>• Space efficient</li> </ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"> <li>• Steps may have to be taken to prevent forgery</li> <li>• Less durable</li> </ul>	 <p>Paper coupon or voucher; fruits &amp; veg only</p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"> <li>• Can hold info about use, expiration dates, etc.</li> <li>• Space efficient</li> <li>• Fruit &amp; Veg restriction appealing to health-focused funders</li> </ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"> <li>• Steps may have to be taken to prevent forgery</li> <li>• Less durable</li> </ul>
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As shown, choosing the currency that is right for your market comes down to what your market currently has capacity for, as well as the potential interests of funders. Produce only programs are appealing to funders with a health-driven mission, yet adding additional currency may not be in your market’s current scope of staff-time, and you may choose to use your current EBT currency. Fruits and vegetables only programs support farmers and farmland preservation, yet the cost of printing an entirely new currency may not be within your market’s budget. In short, many factors can ultimately force the decision.

Once you have come up with your program basics—produce only or all EBT-eligible items—it is important to choose the match itself. The common matches amongst 2013 EBT Incentive Programming in Washington State were as follows:

- **\$2 match for \$5 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.
- **\$1 match for \$1 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.
- **\$5 match for \$10 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.

Upper limits of \$20 and especially unlimited are not recommended for matching programs—especially during the first season. Many “unlimited” 2013 programs ran out of funds well before their season was over, as SNAP shoppers would spend more money than average per transaction. These markets were by no means failures as running out of funds simply demonstrates program popularity—a definite indicator of success. While this may be an admirable goal to pursue as a market, the longevity for fundraising and growing such a program was not sustainable given 2013 results. Programs that matched \$2 for every \$5 in EBT spent at market, but without upper limit, did maintain an average of roughly \$20 in EBT per transaction, matching \$8 on average, and were successful. When budgeting, consider your funding and match before you set your limit.

Setting a match limit helps you to project your potential fundraising needs, and can help control program growth and expansion as outreach continues over time. Remember that you can always change the match. Though it feels as though it may be a big deal to make changes, a well-planned change may ensure that your market can serve a broader base of people for a longer season! Just remember that it’s best to make changes only as necessary to minimize confusion. Once your pilot season is over, you should have plenty of information to design a more sustainable program for the future.

Choosing appropriate currency *increments* is also important. For example, having \$1 denominations may be great for a 1:1 up to \$5 program, but giving out 10 bills or tokens for a 1:1 \$10 program gets to be a lot of currency for your shoppers. You may also want to consider what denomination makes the most sense for the most common pricing of bundled products in the market. Vouchers in \$2 increments were used in the Seattle Fresh Bucks program and can be found in Appendix I.B.

#### **D. Data Collection and Evaluation**

Collecting data during your program—though an added layer of complexity—can help you develop a baseline for program growth, as well as make a case to potential funders. Ensuring accurate, consistent data collection builds a case for program efficacy, and helps you as a manager identify gaps. It is important to be realistic about the scope of data you have the time and energy to collect.

Data collection during the 2013 season was captured at the information booth as each shopper approached to swipe their EBT card. Though this process added a few seconds at point of sale, the data captured was invaluable to program development. Below is a list of data points collected for every transaction during the 2013 Fresh Bucks season in Seattle, Washington. The data form used for this collection is available in Appendix I.C.

- 1. \$\$ Amount in EBT**
- 2. \$\$ in Match Distributed**
- 3. Last 8-Digits of EBT Card**
- 4. Zip Code of Shopper**
5. Is this your first time shopping at any farmers market?
6. Is this your first time using your EBT at a farmers market?
7. How did you hear about the program?

**Note:** It is strongly encouraged that markets collect the first four of these data points (in **bold**) as a means of participating in state level data collection. Before you begin your program, please contact the WSFMA Partnership Coordinator at [freshbucks@wafarmersmarkets.com](mailto:freshbucks@wafarmersmarkets.com) to learn more about how your data collection places Washington State as a leader in EBT incentives.

Each of the above questions was asked for very specific reasons, however the first four were deemed to be most important, as well as the *least* time-consuming to collect. Questions (1) and (2) are obvious necessities for good bookkeeping, however all of the remaining questions can be important in establishing some baselines for EBT growth from years past.

Question (3) is an important way to track shopper frequency. Unfortunately, the last 4-digits are not sufficient to track shopper frequency as duplicates are likely, and 8-digit collection (the last half of the numbers on each EBT card) is the only accurate way to determine whether or not an individual is unique or not. During 2013, the Department of Social and Health Services (DSHS) informed WSFMA that 8-digits was the minimum quantity necessary to indicate whether or not a shopper is unique given the breadth of the population served.

Why track unique shoppers? You can understand who is returning to your programming and who is not, who came for the first time and never returned, and who came again and again. In combination with question (7) you also gain a good understanding of what outreach methods might be falling short, and which are succeeding.

Question (4) was of particular interest to some 2013 programs as understanding how your program is used—are individuals traveling great distances to come to your market—helps to demonstrate that your program is serving unmet needs, and that there may actually be gaps in food access in your program that your program helps to bridge. Tracking this information may aid future programming as well, should there be interest in forming a regional program that extends to other market organizations.

Questions (5), (6), and (7) are general questions regarding usage, and provides a baseline at the beginning of any program. For example, if an individual for whom you have their 8-digit SNAP number answers “yes” to questions (5) and (6), or even just question (6), and then returns to the market over the season, it’s evident that the EBT matching program has caused some kind of behavior change. Question (7) provides insight as to which outreach strategies are most helpful and/or bringing in the most shoppers to help inform your next year of programming.

Whatever questions you choose to ask at the point of transaction, it is important to consider what can aid in helping to make a better case to funders in the future. Though not every market has the time and resources to do in-depth data evaluation, establishing a few simple baselines can help to grow your program over time.

## IV. Organizational

### A. Budget and Bookkeeping

As can be seen above, it's important to design your program with the limits of a realistic budget. But what exactly is a realistic budget for EBT incentive programming? You will want to base your initial budget on the following:

1. Number of EBT transactions from previous year
2. 70-90% growth in the number of EBT transactions from previous year
  - Generally it is safe to assume this much growth during your *first year of programming*. If this is your market's 2<sup>nd</sup>/3<sup>rd</sup> year accepting EBT, it may be even greater.
3. Average EBT transaction amount from previous year (usually around \$13-20/transaction)
4. Match amount (the budget for a 1:1 up to \$10 is very different than a 2:5 unlimited, or even up to \$10)
5. Additional staff time

**Determining Your Match Budget:** You should assume that the number of EBT transactions will increase with the introduction of an EBT incentive program. Again, it is safe to assume *70-90% growth in the number of EBT transactions during your first season of programming*, or even more if your market only recently started accepting EBT. Once you've determined the number of transactions, be sure to take a look at the average EBT dollars spent per transaction. This is important in determining the necessary matching dollar amount required to complete each transaction.

For example, if you are operating a program that matches dollar-for-dollar up to \$10, and if your average EBT transaction is over \$10, you'll likely be matching, on average, that full \$10 with each transaction. While not everyone will spend a full \$10 in EBT every trip, it's important to assume that your EBT transactions will approach your usual average so that you are well covered by your estimations. If a full \$10 will be matched every EBT transaction, multiplying this by the estimated number of transactions will allow you to have a rough estimate that well covers growth and prior trends.

However, if you are operating a program that matches less than 1:1, for example 2:5, your estimations will be slightly different. If again your average EBT transaction is over \$10—for example, \$15—your matched amount will be \$6. Fifteen dollars represents 3x \$5 increments, thus the \$2 match for each \$5 increment must also be multiplied by 3x. You must then multiply an assumed \$6 average match for each transaction by the number of total estimated transactions. A sample table in Appendix I.D illustrates estimates for both 1:1 up to \$10 and 2:5 unlimited programs.

**Calculating Outreach and Translation Costs:** Paying for the design and printing of your materials will likely be one of the most costly items in your budget after the match itself. You should expect to pay a few hundred dollars in design for both vouchers and outreach materials such as flyers, signs, and posters, and then an additional few hundred dollars for printing. Partnering with social service providers or healthcare organizations that may already have a designer in-house can be an effective way of reducing the design and even printing costs of your materials.

Translation using professional services can cost up to \$50 for a 5"x7" flyer's worth of information, or 500 words of description. Appendix I.E demonstrates sample costs, and a budget worksheet is available as a supplemental material on the WSFMA website.

**Paying For Staff Time:** Once you have estimated your matching amount, it is important to consider whether or not you will incorporate extra funds for staff-time spent on fundraising, bookkeeping, and general market-day operations. For smaller markets, you may not need to incorporate funds for these extra hours during your first year of programming, however if you are to engage in activities such as data collection, it may be worthwhile to include an additional 15-25% of your total budget for the sake of compensating time and effort. Again, a supplemental budget worksheet is available online (see above).

**Bookkeeping:** For an EBT incentive program of any size with any matching amount, you will need to keep accurate records of your daily transactions. Recording the following at point of sale for each transaction is very important:

1. Date of transaction
2. EBT dollars spent
3. Match dollars distributed

In addition to the above items, a batch report printed from your market's EBT machine should be printed and attached to the data sheet each day. Keeping your matching currency bundled in easy to count quantities, while also ensuring that any data collected is stored in an easy to access format will help you to quickly assess program success.

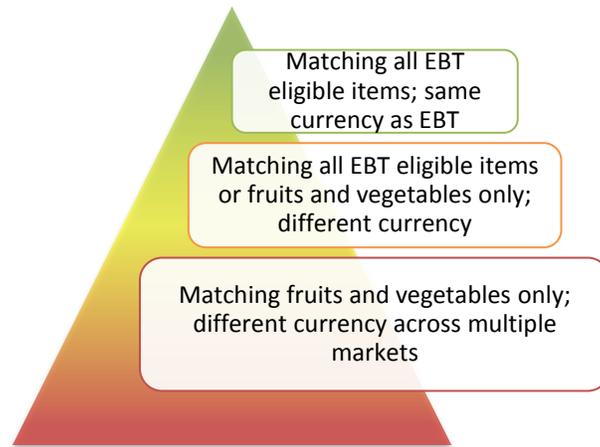
## **B. Vendor Participation**

In order to start a program off right, providing clear, concise, and detailed information for your vendors is a must. It's important that farmers are well aware of how the program will impact them, as well as what they need to know regarding their role in making it a success. Programs with specifics such as season lengths that are shorter than the market's full season (thus requiring an expiration date on your currency!) or produce-only matching should be careful to include this information in their vendor communications. Remember, just as with EBT currency, *vendors are not allowed to give change*. You also want to be sure that farmers will not continue to accept EBT incentive currency after the program has ended.

Emphasizing that the program will bring new customers and increase vendor sales is important in providing a positive framework within which to talk about your new program. Depending upon the increment of your currency, you may also mention to farmers prior to the opening of the season that offering items bundled in quick-sale dollar amounts will reduce time at purchasing. For example, after the 2013 Fresh Bucks season in Seattle, several vendors noted that they would be adding more produce bundled in \$2 increments to make for greater ease when shopping with Fresh Bucks. A sample letter to Hmong farmers (later translated) from the Seattle Fresh Bucks program is available in Appendix I.F, as well as a general vendor currency tool that can be adapted to include other currencies in Appendix I.G.

### C. Staff and Volunteers

Adding additional currency to your market can come with added accounting time. For each of the changes below to program structure, listed below, you can expect additional staff time. However, ultimately, the number of transactions processed and track is the greatest, and most continuous source of time increase.



Program growth can also require extra staff and volunteer time, as EBT incentive programs bring in new customers, increasing the number of EBT transactions per day, and the amount of market currency going in and out each week.

Data collection—like fundraising, market-day operations, and accounting—also adds additional staff-time. Though it may not be necessary to have aggregate data while the program is actively running, the post-program analysis of this data can be a time-consuming process. Be sure that the data you do collect provides a good baseline for program continuation, while maintaining a realistic idea of what is feasible.

As such, it is important to either include additional funds within your fundraising efforts to account for this increase need for staff time, or that efforts are made to recruit additional volunteers or expand volunteer hours. *Remember that bringing in new volunteers always takes market manager time and energy!*

### D. External Support

Don't forget that WSFMA and the Farmers Market Access Partnership (FMAP) are here to help. FMAP is a WSFMA-coordinated statewide partnership of local public health groups, regional nonprofits, state agencies, and farmers markets that prioritize policy and collaborative activities that help farmers markets and low-income shoppers connect around healthy food. Funding from a 2012 USDA Farmers Market Promotion Program supports the partnership, and meetings are held quarterly with newsletter updates in between. As such, this network is available to support new markets starting EBT incentive programs of their own, and all interested markets are actively encouraged to join this partnership's valuable community. Additional information about FMAP and other WSFMA food access projects can be found online at [www.wafarmersmarkets.com/foodaccess](http://www.wafarmersmarkets.com/foodaccess).

Similarly, the WSFMA Food Access Coordinator is available to answer any and all questions regarding your program design, fundraising or outreach strategies, or general program troubleshooting. As listed above, **data collection is one of the best ways you can participate at the state level.** By demonstrating that EBT incentive programs are viable and valuable across the state, your market can help WSFMA be a part of the national conversation. Should you wish to participate in EBT incentive data collection, require outreach materials or the Fresh Bucks logo, be seeking networking opportunities with other markets running similar programs, or wish to get connected with the FMAP community, please contact the WSFMA Food Access Coordinator at [freshbucks@wafarmersmarkets.com](mailto:freshbucks@wafarmersmarkets.com).

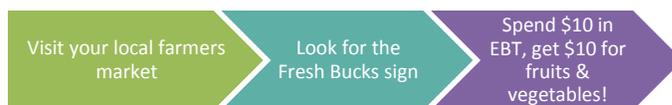
## V. Outreach

Successfully promoting your program is dependent upon existing relationship, as well as the creation of new ones with key partners in your community. Though starting an EBT matching program is time consuming, the programs themselves tend to be incredibly popular across a diverse array of community members. You never know when you'll find a local champion for your program!

### A. Designing Outreach Materials

Creating media that clearly lists the details of your program is important for successful communication. Below is a list of items that are helpful to include:

- Market name, address, and hours of operation
- EBT card image, available online
- EBT match program name and logo
- EBT match program quantity restrictions
- How does the program work?
- Clarify any time restrictions, ex: "One transaction per card, per market day. This program expires on October 31, 2013."
- Market contact info "for more information..."
- Enough diversity in colors/print sizes to make forgery difficult!
- Be sure to list funders; either in text, or save space with just a logo



It's important to design your outreach materials to be easily read and distributed (for example, a thin flyer that can slip into WIC check envelopes was a brilliant idea in 2013). Regardless of how you format your outreach materials, always take into consideration ease of use for people with little farmers market familiarity, as well as whether or not you'll need to translate any of the materials into other languages (see cost of translation under Budget and Bookkeeping). Confusion regarding process (how do I use the program?) and language barriers may be overcome with pictures demonstrating how the program works. Examples of outreach materials from 2013 programming across the state can be found in Appendix I.H.

### B. Partners and Methods

Promoting your program can vary in format, but one of the most efficient ways to spread the word is to partner directly with organizations that have direct access to the

population you're trying to serve. WIC (Women, Infants and Children) clinics, food banks, community centers, your local Boys & Girls Club, Head Start or other after-school programming, community clinics, and other social service providers can all be good places to connect and leave flyers and posters. A list of potential outreach partners can be found in Appendix I.I.

Methods for outreach can be as unique as your program. Press releases for print and web, radio advertisements (especially in Spanish), speaking engagements at low-income housing facilities, presenting at monthly healthcare provider meetings—all can be effective outreach methods. Local agencies can be your biggest advocate, and potentially effective partners beyond outreach as well. Approaching local agencies to assist with outreach, funding, press releases, or other forms of program advocacy is a great way to create a lasting relationship. Clark County's EBT incentive program runs via a partnership with the Clark County Public Health. A summary of this program, as well as contact information for additional insights is available in Appendix III.A.

## **VI. Fundraising**

Coming up with a fundraising source or sources can be a challenging component of running an EBT incentive program, but can result in powerful relationships. Ideally, you want to secure all of your funding necessary for your EBT incentive program duration prior to the first day of the market season. Fundraising midseason is costly in time and energy, but can be done.

In pursuing grant-based, city or other lump-sum forms of funding, it is important to consider building in a commitment on behalf of your market to match any funds received with some percentage of the funds provided. For example, many markets in Washington State offered up the promise to match whatever funders provided with a 15-25% match of in-kind fundraising efforts or donation of time during the 2013 season. For some, this 15-25% was covered by a combination of staff-time, as well as funds raised within the market's own relationships and capacity. You can find a list of fundraising matches provided by markets for Fresh Bucks programs in Seattle and Spokane in Appendix III.

Another consideration is to join forces with nearby markets. Pursuing funds as a coalition or collective of markets helps to ensure that the broadest possible range of customers is served, ensures that no one market exhausts all fundraising opportunities for nearby markets, can trim down costs that could become shared (such as materials, outreach, etc.), and also builds a more compelling case when approaching funders. Appendix III.E details the combined efforts of four markets in Skagit County.

Appendix I.K contains a list of known funding sources, as well as general examples from the 2013 season.

### **A. Approaching Funders**

Approaching potential funders can feel daunting; however the right tactics can result in lasting partnerships. Keep in mind that building a relationship requires establishing trust over time—setting meetings, taking the time to know your funder, and going above and beyond high-level information is a must. Appendix I.L contains some helpful phrases that could aid in your funder approach. When looking for financial partnerships, it's important to keep the following in mind:

- **Research First** – Funders want to support projects that align with their vision and mission. Preparing a full proposal for a funder interested in very different projects is a waste of your time and energy.
- **Never Under- or Over-Estimate Your Program’s Value to a Funder** – Many funders pursue projects that demonstrate their active involvement in the local community. Being involved in such a project will be hugely beneficial to a potential funder who is looking for an “in” to local projects, as well as to attach to something positive. Similarly, be careful not to oversell the program with unrealistic projections and goals. An EBT incentive program makes for a great fit for many interests as it covers such themes as:
  - Farmers Markets
  - Food Access
  - Nutrition and Public Health
  - Hunger Prevention
  - Farmers and Rural Communities
  - Local Economy
  - Small Businesses
- **Talk to People You Know!** – Along the same lines of doing your research, be sure to investigate within your own network of volunteers, supporters, vendors, and board members to find out whether or not any of them have relationships with potential funders and would be comfortable talking to them on your behalf.
- **Keep at It** – Even though a funder may not think your project is a good fit when you make your first ask, it may become a perfect fit six months later. If you do develop a relationship with a potential funder and receive positive feedback about the project but they do not end up providing funding, be sure to keep them updated. Demonstrate your success, and they may approach you!

## B. Notes on Fiscal Sponsorship

Some funders only grant funds or donate to registered 501(c)(3) organizations, or via a “fiscal sponsorship” whereby a third party nonprofit acts as a financial pass-through from the funder to your market organization. This third-party relationship, or fiscal sponsorship, can allow your market to pursue funds ordinarily restricted to organizations with 501(c)(3) status.

Many fiscal sponsor relationships may require that a percentage of the donated funds be charged to cover the administrative costs of the sponsor. Fifteen percent (15%) is typical. Appendix I.M is a sample Fiscal Sponsorship Agreement based on a grantee-grantor relationship, where the ownership of the project lies entirely with the project owners. This means that your market would run the program—other forms of fiscal sponsorship allow the sponsor to control operations of how the program is run. You can read more on forms of fiscal sponsorship online at the Adler Colvin website (specializing in nonprofit law): [www.adlercolvin.com/pdf/grantmaking/six\\_ways.pdf](http://www.adlercolvin.com/pdf/grantmaking/six_ways.pdf).

## C. Fundraising Mid-Season When the Money Runs Out

As noted previously, coming up with a reasonable budget is important, but sometimes even well researched estimates come short. In the 2013 season, a number of markets found

themselves running short of funds in the middle of the season. While markets continued to offer the program on a week-by-week basis, serving as many customers each day as their funds would allow, it was necessary to pursue other fundraising options. Below is a list of creative ways these markets managed to activate their communities and raise funds for the EBT matching program.

- **Dine Out:** partner with a local restaurant such that for one night only (or more than one night), a percent of their profits goes to the program.
- **Community Giving Day:** partner with a local grocery store or other business to have 5% of their day's/week's proceeds go to the program.
- **Film Showing:** partner with a local theater, host outdoors, or find a community space to show a film that is food system or farmers market related. All ticket sales go to program.
- **Host a Raffle:** make requests for items to raffle off from local businesses (especially those that benefit from the farmers market!), and hold a raffle at either a special event, or right at the info booth.
- **Neighborhood Challenge:** contact your local neighborhood organizations to see if they'd be willing to host a neighborhood challenge and match donations to the program.
- **Donation Jar:** front and center in the info booth!
- **Vendor Donation:** given that vendors benefit from the program, there have been instances where vendors have provided substantial support to incentive programs. Another possibility is to increase vendor fees to cover the additional costs. This is a sensitive issue and would need to be included in a broad discussion about market budget and priorities.
- **Bank/Financial Institution Sponsorship:** approach your local bank or other financial institution to see if they would consider short-term sponsorship of the program. This may require a fiscal sponsor to act as an official 501(c)(3) pass through.
- **Local Business Sponsorship:** many businesses that operate near the market can benefit from additional shoppers as a result of the EBT incentive program, or there may be businesses that donate to nutrition or hunger alleviation projects.

#### D. A Quick Note About SNAP-Ed and FNS

SNAP-Ed is a USDA funded program that aims to improve the likelihood that SNAP beneficiaries will choose healthy foods and lifestyles despite a limited budget. The program is run at the state level, and within Washington State both the Department of Health (DOH) and Washington State University have contracts to distribute SNAP-Ed funding. Though SNAP-Ed funds *cannot be used to fund an EBT incentive program*, they can be spent to *fundraise for an EBT incentive program*, as well as to provide educational tools for the community potentially using the program as long as they have an approved nutrition message. The guidelines, however, are stringent, and given that SNAP-Ed funds are primarily used for educational and informational purposes, you may want not want to pursue this sort of funding until the second year of your program. Below is a list of what SNAP-Ed funding is and is not eligible to fund— from USDA Food and Nutrition Services (FNS).

##### SNAP-Ed Funding Can Be Used For:

###### ***Nutrition Education and Health Promotion***

- Educating and empowering SNAP recipients and other low-income persons about the availability of fruits and vegetables at Farmers' markets

- Providing cooking demonstrations or shopping tours to SNAP-Ed participants
- Providing point-of-purchase marketing or signage to promote the nutritional benefits of fruit and vegetable consumption
- Promoting physical activity or wellness at the farmers market

***Food Access and Structural Changes:***

- Engaging farmers or growers to sell their produce at farmers markets
- Engaging food policy councils or community coalitions to create demand for farmers markets in low-income census tracts or on the grounds of organizations that serve SNAP beneficiaries
- Finding locations for setting up a farmers market
- Conducting community assessments of the quality, variety, and affordability of produce options at farmers' markets
- Consulting with farmers market operators on which seasonal, nutritious options to sell, or providing input on where to locate a farmers market and hours of operation
- **Raising outside funds to provide a bonus incentive that increases SNAP beneficiaries' purchasing power to buy fruits and vegetables**

**SNAP-Ed Funding Cannot Be Used For:**

- Purchasing or operating point-of-sale devices that swipe EBT cards
- Paying for the completion of the SNAP retailer application form or permitting process
- Paying for professional farmers market staff to run a market
- **Paying for the cash value of a bonus incentive at farmers markets**
- Producing marketing materials without an approved nutrition message
- Supplanting Farmers Market Nutrition Programs (FMNP)
- Denigrating growers, produces, or distributors of canned or frozen fruits or vegetables

SNAP-Ed funds aside, FNS is interested in the overall increase of SNAP sales at farmers markets. To find out more about SNAP-Ed contracts in Washington State and other FNS supports farmers market acceptance of SNAP, contact the WSFMA Partnership Coordinator via [freshbucks@wafarmersmarkets.com](mailto:freshbucks@wafarmersmarkets.com).

## VII. Conclusion

An EBT incentive program can bring new shoppers to your market; enrich and diversify your market community; create new relationships with local social service providers, health agencies, businesses, and governments; increase sales for farmers market vendors; increase food security within your community; supplement and enhance diets of low-income shoppers with fresh, local, healthy foods; and allow your market to participate in a growing community of farmers markets and farmers market advocates within Washington State and across the nation. Though starting an EBT incentive program may feel daunting at first, and perhaps you do not have the capacity to begin this year, always keep in mind that there is an active community within and extending from WSFMA to help you get started. You can do it, and there's a whole network of support to help you get there!