



# Capital City Indoor Farmers Market

## *Mission*

The Capital City Farmers Market, a nonprofit organization, was established to provide an opportunity for everyone to have access to fresh and local foods in our community. In addition to providing access to local foods our market also embraces the idea of educating others about local foods through cooking classes, educational displays and farmer to consumer conversations at the market. We are also able to provide our vendors with multiple avenues to sell produce to the community that are not available at other markets. Our commercial kitchen, Café, and Market CSA are designed to add value and increase sales of our vendor's products.

## *Goals*

- Provide an indoor setting where vendors and customers have additional opportunities to promote and share knowledge about local foods.
- To improve opportunities for all in our community by enhancing local economic development as well as social and community building through educational and family-friendly activities.
- Create a vibrant market by making local food an easy and exciting option for families in our community.
- Cultivate partnerships with local, state and federal organizations.
- Support efforts to provide local food access for all through SNAP/EBT and voucher systems.

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## Rules and Regulations



1. The Capital City Farmers Market takes place at the following times: Saturday mornings from 9:00 am to 12:00 pm starting in May 2018 through April 2019. Additional market dates and times to be determined at a later date, with expectation to have markets on Wed, Thurs. and Friday each week.
2. Vendors must be residents of Cole or adjoining counties, with all products grown or made in these counties by the vendor. Vendors outside of the area require board approval each year.
3. Vendors must grow the produce, herbs, or plants, or make, bake, prepare, or handcraft the items they sell. Cooperative groups may sell at the discretion of the Market Manager and Board.
4. Membership/Vendor levels
  - \$250 for 12-month membership May-April (*includes CSA/Café/Deli supply line*)
  - \$200 for Spring/Summer membership now May-Oct (*includes CSA/Café/Deli supply line*)
  - \$100 for Fall/Winter membership Nov-Apr (*includes CSA/Café/Deli supply line*)
  - \$100 Beginning Vendor Program: (*includes CSA/Café/Deli supply line*)  
*Beginning/New Vendor is any vendor that has never been a farmer's market vendor or has completed 1 or 2 seasons.*
  - \$50 CSA/Café/Deli supply line vendors:  
*Vendors available to supply CSA box stock or Café/Deli when current in-house vendors cannot.*
5. All payments shall be made to the **Capital City Farmers Market** upon approval and are due by March 15<sup>th</sup>.
6. Vendors wanting an extra space can have a second booth space 50 % of above prices if space is available.
7. The board reserves the right to appoint inspectors to inspect seller's production areas by appointment. The purpose of inspection will be to determine whether the seller is producing all that he or she is selling at the market.
8. Vendors must arrive 1 hour before opening on Saturday markets and must be ready to sell at opening bell. No vendor shall sell or set aside for later sale before the opening bell. All sales must be complete as soon as possible before closing. Vendors will be required to be at their stalls for 75% of the Saturday markets during their chosen season(s). Vendors agreeing to clerk the market during weekday hours will have additional opportunities in agreement with the market board.
9. Vendors must bring their own displays and equipment as necessary (tables, chairs, etc.). They will be allowed to keep displays in the assigned stalls unless they are required to be moved due to special events in the market area. They also agree to keep the market property clean and keep products fresh that are left in the display. Table cloths are required for all tables. Vendors wishing to leave product in their stall when they cannot be there will be required to keep produce fresh and updated. Any produce that is going bad will be disposed of or donated to charity. A disposal fee of \$50 per occurrence will be charged to the vendor.
10. Vendors are responsible for any liability issues; liability may be the result of an action or inaction of the vendor or of the product(s) being sold by her/him.
11. Vendors must have the required certifications and licenses for their products and must be filed with the market board. Potential vendors whom do not have such certifications and licenses will not be eligible to participate in the market. In case of government regulatory changes, the default is the strictest code listed.

12. All products and produce must comply with state and local regulations

- **Prepared food sold at market**

Ready to eat prepared food must be handled with gloves or tongs **only** and cannot be sold in used containers. Pies with ingredients of eggs, milk, or cream must be stored at or below 40°F with no more than 2 hours at room temperature and no more than one hour at 90°F. Vendors shall not sell ready to eat products from their booths that are considered competing with the Market Cafe/Deli as items eaten on the premises. Allowable products to sell could include, but not be limited or restricted to: baked goods not sold with eating utensils, meat sticks, whole fruits and vegetables, canned or frozen or packaged ready to eat items. All such ready to eat vendor products must be approved by CCFM prior to vendors selling them.

- **Hazardous foods** such as those containing meat or cheese:

Prepared foods that require additional preparation at home that contain vegetables, meat or cheese may be sold at market if prepared in a commercial kitchen. These products must be sold as frozen items. They must be packaged and labeled in the commercial kitchen and their labels must include:

- A. Name of product
- B. Preparer's name and address
- C. Preparation/cooking instructions for consumption.
- D. Ingredient list, listed greatest to least
- E. Quantity if more than one or net weight if sold by weight.
- F. Standard safe handling instructions

- **Eggs** – Vendors selling eggs must have a current required license from MDA.

- A. Eggs must be from a flock owned by the vendor.
- B. Eggs must be clean
- C. Egg cartons must be clean and contain a label with name and contact information of vendor, egg license number and packing date.
- D. Eggs must be held at a temperature no greater than 45° F at the farmers market.

- **Meat** – Vendors selling meat at the farmers market must comply with the following:

- A. Meat must be processed under State or Federal Inspection. (NO CUSTOM PROCESSORS)
- B. Must be frozen and under mechanical refrigeration at 0° F or below at the market unless it is a shelf stable product.

13. Vendors selling items by weight must use scales that meet state regulations that are certified by the Missouri Department of Agriculture. The use of a non-legal-for-trade scale is prohibited.

14. All vendors agree to respect one another and work together with a spirit of cooperation.

15. The board reserves the right to cancel privileges to any vendor whom in its opinion has violated market rules. Market fees will not be refunded when privileges are canceled.

16. Vendors will follow, and ensure all employees, family members, helpers, will follow the Supplemental Nutrition Assistance Program (SNAP) regulations.

17. Vendors will accept responsibility on behalf of their business at the Capital City Farmers Market for violations of the SNAP regulations, including those committed by any of their employees, both paid or unpaid, new, full- time or part-time. These violations, such as but not limited to:
  - Treating SNAP customers differently than other customers
  - Trading cash for SNAP benefits
  - Accepting SNAP benefits as payments for ineligible items
  - Knowingly accepting SNAP benefits from people not authorized to use them
  - Accepting SNAP benefits as payments on credit accounts or loans
18. Participation in the CCFM can be denied or withdrawn if my business violates any laws or regulations issued by Federal, State, or local agencies, including civil rights laws and their implementing regulation.
19. Participation in SNAP requires that you do not discriminate against any customer on the grounds of race, color, national origin, age, sex, disability, or political belief or religion; and that you will immediately take any measures necessary to make sure the customers are not discriminated against.
20. Vendors must turn in all tokens at the end of each market and will keep receipts for your records. Vendors must complete the token form and have tokens counted and divided by \$1 and \$5 sorted by baggies.
21. CCFM will reimburse vendors by check on the 1<sup>st</sup> Saturday of each month. Token checks will be made payable to Vendor/Farm noted on receipt and will be handed out during market hours. Checks will be mailed if the vendor is absent from the market. Questions regarding token reimbursement should be directed to the CCFM Treasurer.
22. You will be required to show a signed receipt if you feel there is a discrepancy or you do not get paid in a timely fashion. All statements will be kept confidential.
23. Tokens may not be used to pay stall fees. CCFM reserves the right to withhold reimbursement checks if there are outstanding invoices until payment is received.
24. Vendors give change for Cash Value tokens in actual dollars, **NOT EBT** tokens.
25. Accumulating large amounts of tokens before redeeming is not recommended due to available token inventory and CCFM cash flow.
26. Vendors, by law, may not give cash change for purchases with EBT tokens. When possible, vendors are encouraged to modify purchases so it totals a whole dollar value. We cannot charge sale tax on EBT purchases. If sales tax is included in your price, adjust the amount of purchase to compensate the EBT customer for the sales tax.
27. Other tokens maybe introduced to represent additional food programs such as Double up Food Bucks program.
28. Capital City Farmers Market reserves the right to change operational requirements as needed. These may include but are not limited to days, hours of operation, tokens used etc. to satisfy ongoing market needs and or requirements.

# Capital City Market's Vendor Guide to SNAP Tokens

## How the program works:

- The customer brings their EBT card (SNAP/food stamp card) to market tent or treasurer. The customer decides how much they want to spend at the market and asks the market staff/board member to sell them tokens worth that amount.
- The market staff person swipes the card through the wireless POS terminal. The amount of the sale is debited from the customer's card. The market staff person gives the customer \$1 white SNAP tokens for the full amount requested.
- The customer shops at the market for eligible foods, using tokens like cash.
- If recipient has children 19 or younger, they are eligible to match up to \$10 per week through the CCFM match program as funds are available. All participants receive their match in \$1 blue SNAP Match tokens.

## Program Rules:

- **No US currency is to be given as change or exchanged for tokens in any manner.** The sale must be for the exact amount of the scrip or the customer can make up the difference with cash.
- **Accept only our market association tokens. No other market association tokens can be accepted at this market.**
- All market vendors and farmers must accept tokens for eligible food products. Customers using tokens must receive the same respect as other customers.
- All food-stamp eligible food items, food seeds and food plants can be purchased with tokens. No hot food or non-food items such as flowers, clothing or crafts can be bought with tokens.

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## Vendor Guide to Cash Value Tokens

- Capital City Farmers Market's Cash Value Tokens (\$5) program operates similar to an ATM; swiping cards in exchange for market tokens.
- Cash Value tokens only come in \$5 (red tokens) increments.
- Vendors give change in actual dollars, **NOT EBT** tokens.
- Capital City Farmers Market has a \$10 minimum for swipes and a \$2 processing fee, to cover costs to operate the program.



\$5 Cash Value (red): # \_\_\_\_\_ / \_\_\_\_\_ x5 = \$ \_\_\_\_\_

\$1 SNAP (white): # \_\_\_\_\_ / \_\_\_\_\_ x1 = \$ \_\_\_\_\_

\$1 SNAP Match (blue): # \_\_\_\_\_ x1 = \$ \_\_\_\_\_

Issue check for the total value of \$ \_\_\_\_\_ to:

Vendor Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Market Staff: \_\_\_\_\_

## Redeeming Tokens

- Vendors must use these token forms available at the market tent or with the market treasurer to tally tokens for redemption. Additionally, plastic bags are available there too. This form will act as the vendor's receipt. If there is a discrepancy in check total vendor must present receipt for verification.
- When redeeming tokens, vendor must have tokens counted, separated & bagged by token type, i.e. \$1 & \$5 tokens.
- Tokens must be turned in before 11:00 am.
- Whatever name is noted on the slip of paper is who the check will be made out to.
- Stall fees cannot be paid with tokens.

# *SNAP/EBT Items*

## **Households CAN use SNAP benefits to buy:**

- Foods for the household to eat, such as:
- breads and cereals;
- fruits and vegetables;
- meats, fish and poultry; and
- dairy products.
- Seeds and plants which produce food for the household to eat. In some areas, restaurants can be authorized to accept SNAP benefits from qualified homeless, elderly, or disabled people in exchange for low-cost meals.

## **Households CANNOT use SNAP benefits to buy:**

- Beer, wine, liquor, cigarettes or tobacco
- Any nonfood items, such as:
- pet foods
- soaps, paper products
- household supplies
- Vitamins and medicines
- Food that will be eaten in the store
- Hot foods

## **Additional Information**

### **“Junk Food” & Luxury Items**

The Food and Nutrition Act of 2008 (the Act) defines eligible food as any food or food product for home consumption and also includes seeds and plants which produce food for consumption by SNAP households. The Act precludes the following items from being purchased with SNAP benefits: alcoholic beverages, tobacco products, hot food and any food sold for on-premises consumption. Nonfood items such as pet foods, soaps, paper products, medicines and vitamins, household supplies, grooming items, and cosmetics, also are ineligible for purchase with SNAP benefits.

- Soft drinks, candy, cookies, snack crackers, and ice cream are food items and are therefore eligible items
- Seafood, steak, and bakery cakes are also food items and are therefore eligible items

## **Energy Drinks**

When considering the eligibility of energy drinks, and other branded products, the primary determinant is the type of product label chosen by the manufacturer to conform to Food and Drug Administration (FDA) guidelines:

- Energy drinks that have a nutrition facts label are eligible foods
- Energy drinks that have a supplement facts label are classified by the FDA as supplements, and are therefore not eligible




## **Live Animals**

Generally live animals and birds are not eligible for purchase with SNAP benefits. Live fish such as lobsters and other shellfish may be purchased with SNAP benefits.

## **Pumpkins, Holiday Gift Baskets, and Special Occasion Cakes**

Pumpkins are edible and eligible for purchase with SNAP benefits. However, inedible gourds and pumpkins that are used solely for ornamental purposes are not eligible items. Gift baskets that contain both food and non-food items, are not eligible for purchase with SNAP benefits if the value of the non-food items exceeds 50 percent of the purchase price. Items such as birthday and other special occasion cakes are eligible for purchase with SNAP benefits as long as the value of non-edible decorations does not exceed 50 percent of the purchase price of the cake.

# Capital City Farmers Market Currency Cheat Sheet

	<b><u>\$5 CASH VALUE</u></b>	<b><u>\$1 EBT</u></b>	<b><u>\$1 SNAP MATCH</u></b>
<b>Market currency type</b>			
<b>Denomination</b>	<b>\$5 TOKEN</b>	<b>\$1 TOKEN</b>	<b>\$1 TOKEN</b>
<b>What they can buy</b>	ANYTHING	<ul style="list-style-type: none"> <li>• Fruits and vegetables</li> <li>• Plants which produce food</li> <li>• Meats, fish, poultry</li> <li>• Bread, cereals and grains</li> <li>• Dairy products</li> </ul>	<ul style="list-style-type: none"> <li>• Fruits and vegetables</li> <li>• Plants which produce food</li> <li>• Meats, fish, poultry</li> <li>• Bread, cereals and grains</li> <li>• Dairy products</li> </ul>
<b>Expiration date</b>	NEVER	NEVER	NEVER
<b>Cash change</b>	Yes. Cash change only, not in \$1 tokens.	NO	NO
<b>Other notes</b>		<ul style="list-style-type: none"> <li>• DO NOT CHARGE SALES TAX.</li> <li>• No hot food, drinks or non-food items such as flowers, clothing or crafts can be bought with tokens.</li> </ul>	<ul style="list-style-type: none"> <li>• TAXABLE (IF APPLICABLE TO YOUR BUSINESS)</li> <li>• Funded through the Access to Healthy Foods program, recipients with children 19 or younger, are eligible to match up to \$25 per week.</li> <li>• No hot food, drinks or non-food items such as flowers, clothing or crafts can be bought with tokens.</li> </ul>



# Capital City Farmers Market Vendor Application

Name: \_\_\_\_\_

Farm name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

**Type of Membership (check one)**

- \_\_\_\_\_ Full Year (May - April) \$250
  - \_\_\_\_\_ Saturdays only
  - \_\_\_\_\_ Saturday & weekday markets
  - Specify days and times \_\_\_\_\_
- \_\_\_\_\_ Spring/Summer (May – Oct) \$200
  - \_\_\_\_\_ Saturdays only
  - \_\_\_\_\_ Saturday & weekday markets
  - Specify days and times \_\_\_\_\_
- \_\_\_\_\_ Fall/Winter (Nov – April) \$100
  - \_\_\_\_\_ Saturdays only
  - \_\_\_\_\_ Saturday & weekday markets
  - Specify days and times \_\_\_\_\_
- \_\_\_\_\_ Beginning Vendor Program \$100 (*any vendor that has never been a farmers market vendor or has completed 1 or 2 seasons*)
  - \_\_\_\_\_ Saturdays only
  - \_\_\_\_\_ Saturday & weekday markets
  - Specify days and times \_\_\_\_\_
- \_\_\_\_\_ CSA/Café/Deli supply line vendor \$50 (*supply products to CSA box stock or Café/Deli when current in-house vendors cannot*)

**Please answer the following vendor questions below in detail:**

1. What markets have you participated at in the past? How many years have you participated in farmers markets?



